

Small
HOMES
Year Book
25¢



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BUILDING MATERIALS—INSULATION—ROOFING

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Show Edition



New interest—and a new feeling of roominess result from this built-in polished plate glass mirror.

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Fever River Research

www.IllinoisArchaeology.com

down payment—then as little as a dollar-a-day pays the balance—through the popular F.H.A. plan.

We'll gladly tell you how you can have a "Design for Happiness" Home in your community. Write Dept. SHY-341, Libbey-Owens-Ford Glass Company, Toledo, Ohio.

Color! Cleanliness! — are easily achieved through splash panels of Vitrolite wall glass around bathtub, lavatory and kitchen sink.



LIBBEY·OWENS·FORD GLASS COMPANY



LOOK INTO THIS DOLLAR-A-DAY *"Design for Happiness" Home!*



Welcome daylight—through larger window areas! Welcome comfort, savings with window conditioning (storm windows) snug storm sash!

—a new kind of home for better living!

Extra daylight floods through its larger window areas. Large mirrors of Libbey-Owens-Ford polished plate glass give a feeling of added spaciousness—new decorative charm—to the rooms.

Vitrolite, the brilliant wall glass, brings gay colors to bathroom and kitchen—cleans with the swish of a damp cloth. These and other modern L-O-F glass features make this home lighter, brighter, gayer and more livable.

To safeguard your home investment every "Design for Happiness" Home has good architecture, quality construction, and the approval of Uncle Sam's housing experts in the Federal Housing Administration.

And you can own such a home for a surprisingly small down payment—then as little as a dollar-a-day pays the balance—through the popular F.H.A. plan.

We'll gladly tell you how you can have a "Design for Happiness" Home in your community. Write Dept. SHY-341, Libbey-Owens-Ford Glass Company, Toledo, Ohio.



New interest—and a new feeling of roominess result from this built-in polished plate glass mirror.



This full-length plate glass dressing mirror is a feminine joy. Side panels swing to give angle views.



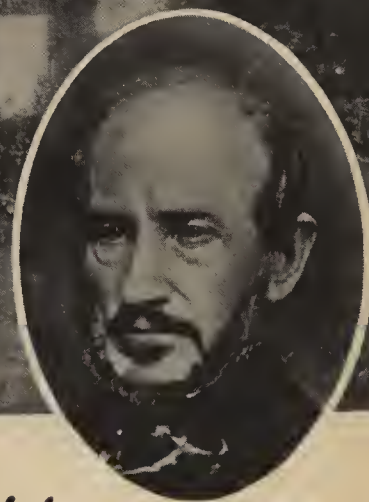
"Start the day bright!" says this breakfast bar partition of Louvrex, the new decorative glass.



Color! Cleanliness — are easily achieved through splash panels of Vitrolite wall glass around bathtub, lavatory and kitchen sink.



LIBBEY • OWENS • FORD GLASS COMPANY



Home Sweet Home...



IT IS BELIEVED that John Howard Payne was born at East Hampton, Long Island, on June 9, 1791, in the cottage shown above. Payne left this home in his boyhood. He lived in Europe for a number of years and composed "Home, Sweet Home" in Paris. He had first heard the air in Italy sung by a peasant girl carrying a great basket of fruit and flowers. Engaging her in conversation, he endeavored to learn the name of the air, but she could not remember it, so he jotted down the notes which have since become immortal. His song was originally sung in his operatic play "Clari, the Maid of Milan" in 1823. Referring to Payne's old home, Gabriel Harrison,

his biographer, writes, "One who has studied the character of John Howard Payne cannot fail to discover in his picture of the old homestead, (Payne had written a sketch of East Hampton in 1837) a deep, unsubsiding love for the place as if the spirit of his boyhood had come back to awaken memories of a delightful past." Preserved against the ravages of time, weather, and fire, this famous old home is still standing and annually attracts many sightseers.

The Home, through its agents and brokers, is America's leading insurance protector of American Homes and the Homes of American Industry

★ ★ ★

The HOME INSURANCE
COMPANY
NEW YORK

FIRE, AUTOMOBILE AND MARINE INSURANCE



THIS COUPON BRINGS FAMOUS AMERICAN HOMES BOOK

The famous homes of America are full of charm and interest to all who love American ideals and traditions. If you have not yet enjoyed reading the booklet, "Famous American Homes" published by The Home Insurance Company, you may obtain a copy, while they last, by mailing this coupon. No obligation, of course.

THE HOME INSURANCE COMPANY
59 Maiden Lane, New York

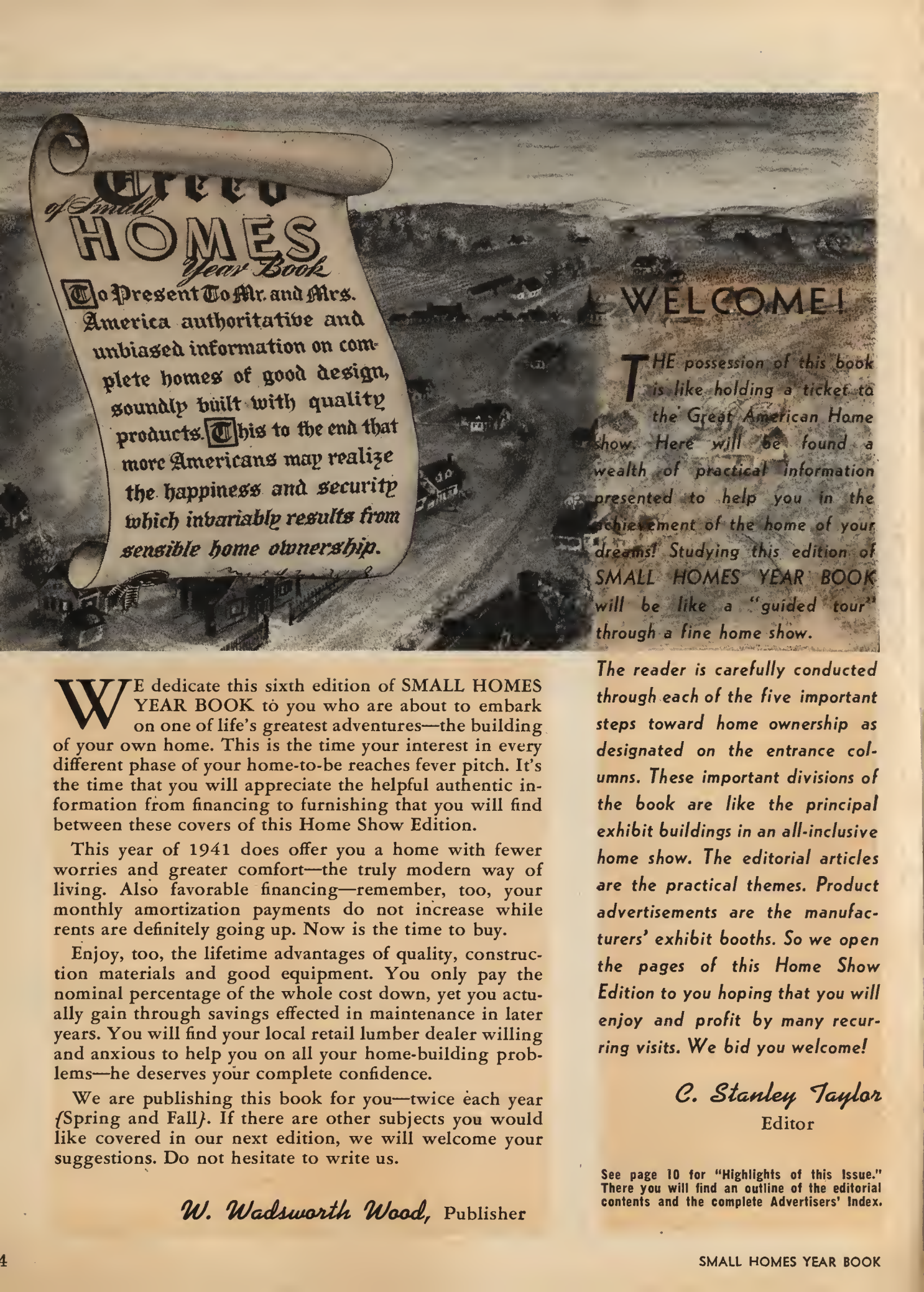
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(Write clearly)

Street.....

City.....State.....

SH-940



of Small HOMES Year Book

To Present To Mr. and Mrs.
America authoritative and
unbiased information on com-
plete homes of good design,
soundly built with quality
products. This to the end that
more Americans may realize
the happiness and security
which invariably results from
sensible home ownership.

WELCOME!

THE possession of this book
is like holding a ticket to
the Great American Home
show. Here will be found a
wealth of practical information
presented to help you in the
achievement of the home of your
dreams! Studying this edition of
SMALL HOMES YEAR BOOK
will be like a "guided tour"
through a fine home show.

WE dedicate this sixth edition of SMALL HOMES
YEAR BOOK to you who are about to embark
on one of life's greatest adventures—the building
of your own home. This is the time your interest in every
different phase of your home-to-be reaches fever pitch. It's
the time that you will appreciate the helpful authentic in-
formation from financing to furnishing that you will find
between these covers of this Home Show Edition.

This year of 1941 does offer you a home with fewer
worries and greater comfort—the truly modern way of
living. Also favorable financing—remember, too, your
monthly amortization payments do not increase while
rents are definitely going up. Now is the time to buy.

Enjoy, too, the lifetime advantages of quality, construc-
tion materials and good equipment. You only pay the
nominal percentage of the whole cost down, yet you actu-
ally gain through savings effected in maintenance in later
years. You will find your local retail lumber dealer willing
and anxious to help you on all your home-building prob-
lems—he deserves your complete confidence.

We are publishing this book for you—twice each year
(Spring and Fall). If there are other subjects you would
like covered in our next edition, we will welcome your
suggestions. Do not hesitate to write us.

W. Wadsworth Wood, Publisher

The reader is carefully conducted
through each of the five important
steps toward home ownership as
designated on the entrance col-
umns. These important divisions of
the book are like the principal
exhibit buildings in an all-inclusive
home show. The editorial articles
are the practical themes. Product
advertisements are the manufac-
turers' exhibit booths. So we open
the pages of this Home Show
Edition to you hoping that you will
enjoy and profit by many recur-
ring visits. We bid you welcome!

C. Stanley Taylor
Editor

See page 10 for "Highlights of this Issue."
There you will find an outline of the editorial
contents and the complete Advertisers' Index.

Small **HOMES** *Year Book*

6th EDITION

Published by National Home Builders Bureau, Inc.

New York

25c PER COPY



THE GREAT AMER

FINANCING



Now you're in! Here you see our "Town of the Immediate Tomorrow." Visit each of these "model" homes by turning to the Design Section (Page 11) where you can study plans of 54 different homes!

ICAN HOME SHOW ONSTRUCTION EQUIPMENT



These (particularly the "engineered" homes, Pages 12 to 26) are fine guiding examples for the hundreds of thousands of American home-builders. As you visit the various buildings (sections of this YEAR BOOK) you'll find specific information in each—from financing to furnishing. Manufacturer-advertisers have space—just as they would have booths in a real Home Show.

THE SMALL HOME COMES INTO ITS OWN!

By C. STANLEY TAYLOR, Editor

NEW design and new parts are the primary factors of improvement which constitute the "new models" in the automotive world! New design involves all the improved appearance factors. The parts are new, some for their increased mechanical efficiency and others because they provide better ap-

pearance values. These identical factors explain why *the small home has come into its own!* New designs provide exteriors which are attractive in appearance and today's plans are fully efficient, eliminating waste space and adding greatly to the comforts of modern living. (See the outstanding small

home designs in our Design Section beginning on Page 11.)

Today you can own your own home under the new amortization financing plan for no more than your present rental (see Financing Section beginning on Page 29). Some of the improved "parts" are shown in the illustrations.

New "Parts" Add to the Comfort and Ease of Living

HEREWITH are pictured and explained some of the many improved parts of the new home which have been made available through progressive manufacturers. Study the Design Section—analyze the improved parts as shown on this page and throughout this book—and you will realize that the small home of today has truly come into its own!



MODERN KITCHEN EQUIPMENT

Removes Drudgery and Discomfort (See Page 73 for Kitchen Planning).



MODERN BATHROOMS

Luxury—and Plenty of Hot Water—Without Work (For details see page 78).



COMPLETE INSULATION

When You Protect Walls, Roof and Windows Against Infiltration of Cold—Even the Baby Doesn't Shiver (See Page 47 for details).

MODERN HEATING

Push the Thermostat—and Stay Out of the Cellar! (See Page 69.)



NEW TYPES OF LAUNDRY EQUIPMENT

THIS is another of the new "Parts" which greatly improves the mechanical functioning of the domestic operation of a small home. Turn now to Page 77 and you will find out exactly the reasons why perhaps the greatest form of household drudgery has been eliminated. Watch for other "parts" which are carefully described later.

**BETTER LIGHT—
BETTER SIGHT**
for the Whole Family (See full explanation on Page 91—also Wiring, Page 62).



The American Family Security Plan



REVIEW OF THE AMERICAN FAMILY SECURITY PLAN

FOR those who did not see a copy of the Fall-Winter Edition of *Small Homes Year Book*, we wish to give the following review of the highlights of the American Family Security Plan. The plan involves three steps toward home ownership: (1) Saving the down payment, (2) obtaining the mortgage loan, and (3) retirement with the security of debt-free home ownership. (Copies of that issue may be had for 25c.)



THIS was a full description of methods of saving the 10% down payment which is necessary to obtain your mortgage loan of 90% under Federal Housing Administration, or building and loan association requirements. For example, if you want a \$3,000 home building loan you must have saved approximately \$300 plus the cost of the transaction amounting to about \$150.



AFTER you have saved the down payment we explained exactly how and where to obtain your amortizing mortgage loan through FHA member banks or building and loan associations. In this way it is possible (anywhere in United States) to build the home of your dreams at no more cost than your average monthly rental.



THE final step of the American Family Security Plan is now based on the fact that you have achieved the ownership of a home which (being mortgage free) requires a low operating cost. Add to this, Social Security, and other systematic savings, and you have Old Age Security!

PROGRESS OF THE PLAN TO DATE

AT the left are presented the highlights of the American Family Security Plan which was announced (with 8 pages of details) in the Fall-Winter 1940 edition of *Small Homes Year Book*. This is a plan which, in three important steps, makes possible the achievement of old age security through debt-free home ownership! These consecutive steps were not originated by the *Year Book* but the editors recognized their immediate availability for any prospective home builder who wished to take full advantage of current economic conditions!

Most of the functions which make this plan possible had already been provided by the Federal Government through FHA and building and loan associations. This plan provides for the great translation of American rent-paying families to actual home ownership at no more cost than average monthly rentals.

The editors of *Small Homes Year Book* recognizing the potentialities of this situation, announced (for the benefit of its readers) the American Family Security Plan. Therefore we review the progress of the plan since its first announcement six months ago.

Savings for Down Payments

In the announcement of the Plan we presented several methods through which the necessary down payment could be *saved and safeguarded!* These included the starting of a savings fund in the prospective home builders own savings bank account, or in his local building and loan association. We also described the new movement known as the "Own a Home Savings Club" sponsored by the U. S. Savings & Loan League. These clubs are somewhat similar to the well-known institution of Christmas Savings Clubs and are beginning to grow from coast to coast.

Progress in Amortizing Mortgages

The amount of money loaned to the home builders of America through the amortization mortgage plan was sufficient to build over 400,000 small homes in the United States during the year 1940. The demand has grown apace and forecasts in March 1941 showed that these loans had increased approximately one-third over the corresponding period of the year 1940. In other words all forecasts show that the total number of small homes built in this country during the year 1941 will probably exceed 500,000 units!

Readers' Reactions

After the 500,000 copies of the Fall-Winter edition of *Small Homes Year Book* began to disseminate through newsstands and lumber dealers, we began to get hundreds of reader responses to the American Family Security Plan.

We present herewith extracts from a few of these letters. These extracts are typical evidence of the tremendous urge of hundreds of thousands of American families toward the accomplishment of practical home ownership instead of an accumulation of rent receipts.

From Dallas, Texas:

"Please give us all information regarding your American Family Security Plan, by return mail if possible, and for which please accept our best thanks in advance. . . ."

From Daytona Beach, Florida:

"I was much attracted by the plan outlined in *Small Homes Year Book* and will appreciate receiving a comprehensive survey of the American Family Security Plan. . . ."

From Corning, New York:

"Will you kindly forward me, information as to how I can arrange to join the 'Own a Home Club.' . . ."

From Oakland, California:

"Where can I find a 'Own a Home Savings Club' in my vicinity? I am impressed by the American Family Security Plan and wish to start immediately."

The above letters prove such broad reader interest that in our Fall 1941 Planning Edition of *Small Homes* we will report further progress of the American Family Security Plan.



Want a Simple Rule for
a LONG-WEARING
PAINT?

PAINTERS SAY THE LEAD WE MINERS DIG
MAKES PAINT TOUGH AND LONG-LASTING

If you like your paint jobs to
last here's something it will
pay you to remember:

Paints made of pure white lead
resist weather better. So when
you buy paint be sure to know
how much white lead it contains.
It's a pretty safe rule: *the more
white lead, the better the paint!*
You can't, for example, get a
more durable paint than a 100%
pure white lead paint.

White lead comes by its dura-
bility naturally. It is made from
lead — and like lead, stands up

against any weather. Heat waves,
cold snaps, rain, snow—it stands
them all without cracking and
scaling.

Best of all, white lead costs no
more than regular quality paints.
In reality, no other paint gives
you so much for so little. It goes
far, lasts long, keeps its looks.
It's one case where the best is
really cheapest.

LEAD INDUSTRIES ASSOCIATION
420 Lexington Ave., New York, N.Y.

For examples of styling with white
lead paint see "Design for Happiness"
homes, pages 19-22.

**COLORS
AND
HOW TO
USE THEM**

You'll find a lot of help-
ful information on mix-
ing popular hues in a
booklet, "WHAT TO
EXPECT FROM
WHITE LEAD
PAINT." It's free. Send
for your copy now

You're money ahead when you paint with
White Lead

ASK YOUR DEALER ABOUT THIS. In addition to the regular pinto form, pure white
lead is now available as a ready-to-brush paint in convenient, popular-size containers

HIGHLIGHTS OF THIS ISSUE

Editorial Contents

	Page
DESIGN SECTION	11
Floor plans and elevations for 54 small house designs. All Working Drawings (Blue Prints) and Specifications may be purchased for a moderate fee or obtained from your local lumber dealer. 12 are shown in full color.	
FINANCING SECTION	29
Your Homebuilding Mortgage Loan. Where to Go? How to Get It? How Much Will It Cost? Case histories of actual experiences are also described. American Family Security Plan Stresses Need for Insured Security.	
CONSTRUCTION SECTION	37
Facts for the layman about the construction and materials used in a house. Everyone interested in owning a home should be familiar with these facts.	
EQUIPMENT SECTION	67
What kind of a heating system should I have? What kind of fuel will it use? How shall I arrange my kitchen? Laundry? Bath? These and many more questions are answered for you in easily understandable language.	
FURNITURE & DECORATION	81
How to recognize and buy good furniture! How to plan your decorative scheme! The achievement of a real home in which you will be proud to live and entertain are covered in this section. Feature articles follow.	

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We gratefully acknowledge the editorial co-
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DESIGNS



ENGINEERING PRACTICAL SMALL HOME PLANS

HERE you can visualize a convention of the leaders of our vastly expanding small homes field. These are the men who, by well coordinated planning, are making possible the stupendous project of rehousing America! This is a veritable Small Homes Forum, intent on one purpose only—to create ‘more house for the money’ and thus to make home ownership easily available to the average *rent-payer*! These are the leading manufacturers of this great industry who, by the continuous improvement in design and quality of materials and equipment are doing their share. Here, too, are the officials of Federal Government Bureaus and home financing institutions who are making mortgage loans easy to get, easy to pay off, and easy to safeguard. Working closely with the manufacturers are the dealers who distribute their products and maintain a well-rounded service to help the prospective home owner in every phase of his problem. Architects and engineers everywhere have reached almost the acme of super-planning to the end that these small homes represent the highest possible degree of efficiency and attractiveness. Color stylists and interior decorators also function importantly.

Never has there been a closer coordination of

leaders of any industry. The prospective owner of a small home is indeed fortunate to be thus safeguarded on every phase of his investment. Truly the mystery has been taken out of home building!

Recent Outstanding Achievements

The Small Homes Year Book is primarily a standard guide for home builders. Therefore, part of its function is to present fundamental developments in the ‘engineered’ planning of small homes to the end that they shall represent maximum investment values. Perhaps one of the most important recent achievements of the leaders of this industry is the development of the basic small home plans now being sponsored by the National Homes Foundation of Washington, D. C. This project is fully explained on Page 13, with over forty applied adaptations of various types of materials.

Twelve Special Engineered Small Homes

In the full-color section beginning on Page 19 the reader will find 12 small home plans which are especially designated as “engineered homes.” We wish to explain exactly what this term means and how every reader will benefit by a study of these designs. To begin with the 12 houses referred to were selected by popular choice as typical of *all* the new small homes which will be built in years to come. At least one among them in approximate size and general style will be very close to the home *you* plan to build! Perhaps you will want to build one of these *very* {Continued on page 36}

EDITOR'S NOTE: IN GENERAL, ALL OF THE HOUSES SHOWN IN THIS DESIGN SECTION HAVE BEEN DESIGNED TO MEET FHA REQUIREMENTS. PLEASE NOTE HOWEVER THAT MINOR ADJUSTMENTS WILL OFTEN HAVE TO BE MADE BY THE BUILDER DUE TO VARYING LOCAL CONDITIONS—CLIMATIC AND TOPOGRAPHICAL.

A PAGE FULL OF *New Ideas* FOR YOUR HOME

HERE are the latest improvements in steel equipment for the home. Cut out this page and put it in your scrapbook. Then, when you talk to your architect or builder, ask his advice about the different items. You'll find you can save money, get a better home that will last longer and make work easier by using these products made of U·S·S Steel.

Send for New Free Booklet "Steel for Modern Living." Beautifully illustrated, showing other new uses for steel in all parts of the house. Write to Carnegie-Illinois Steel Corporation, Box 176, Pittsburgh, Pa.

LOOK FOR THE U·S·S MARK on steel products you buy. *It's your assurance that the manufacturer has used highest quality materials.*



STEEL WINDOWS. Cost no more. Require little maintenance. Are easy to clean. Fit any architecture. Admit more light. Offer better ventilation. Are easy to open and close even when wet. The trend is definitely to steel windows.



STEEL INSULATION. A new and better way to insulate ceilings and walls. Reflects 95% of all radiated heat. Cuts fuel costs. Does not deteriorate. Won't burn, absorb moisture or pack down. Made of U·S·S Steel coated with lead and tin.



ALL STEEL KITCHEN. You'll love a delightful easy-to-clean kitchen like this. Cabinets are U·S·S Steel with a baked enamel finish or gleaming porcelain enamel. Doors are insulated—close quietly. Sink is gleaming white acid-resisting porcelain enamel on a sturdy steel base. Work surfaces are U·S·S Stainless Steel, which never loses its newness.



STEEL BATHROOM. Walls are paneled with porcelain enamel in white or brilliant colors that permanently retain their luster. Lavatory and bath tub are pressed from strong U·S·S VITRENAMEL, then coated with acid-resisting porcelain enamel. Medicine cabinet may also be porcelain enamel, impervious to medicine stains.



WORK-SAVING LAUNDRY. Notice how work flows from steel clothes chute to stainless steel or porcelain enamel sorting table to porcelain enamel tubs and washer. The hot water heater and water softener, porcelain enamel inside and out, keep water free from rust. Duct work is rust-resisting U·S·S Copper Steel for long life.

CARNEGIE-ILLINOIS STEEL CORPORATION, Pittsburgh and Chicago

COLUMBIA STEEL COMPANY, San Francisco

TENNESSEE COAL, IRON & RAILROAD COMPANY, Birmingham

Scully Steel Products Company, Chicago, Warehouse Distributors • United States Steel Export Company, New York

UNITED STATES STEEL

THE EIGHT BASIC SMALL HOME PLANS

of the NATIONAL HOMES FOUNDATION, Washington, D.C.

Developed and Designed by Uncle Sam and the Building Industry as a guide for the Home Builders of America!

With five homes created for each of the eight "Foundation" plans by cooperating manufacturers' associations of the building industry. Each association has interpreted the use of its products as applied to the eight basic floor plans, as follows:

ASBESTOS CEMENT ROOFS AND WALLS
Asbestos Cement Assn., Philadelphia, Pa.

PLYWOOD WALLS, FLOORS AND INTERIORS
Douglas Fir Plywood Assn., Tacoma, Wash.

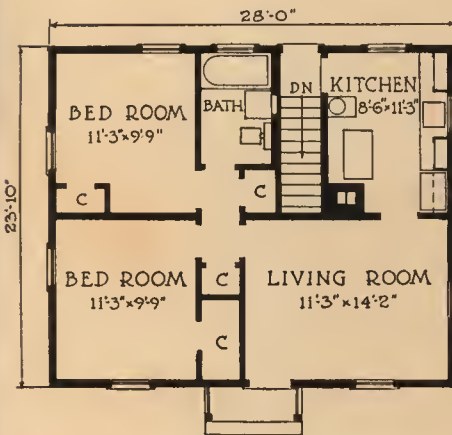
LUMBER AND WOOD PRODUCTS
National Lumber Mfrs. Assn., Washington, D. C.

RED CEDAR SHINGLES ("Certigrade")
Red Cedar Shingle Bureau, Seattle, Wash.

BRICK AND BURNED CLAY PRODUCTS
Structural Clay Products Inst., Washington, D. C.

WHEN we say that Uncle Sam and the building industry have worked together to help the home builders of America—we mean just that! About a year ago (through the National Homes Foundation), representatives of manufacturers' Associations of the building field met together with Governmental agencies concerned with planning, construction and financing of small homes.

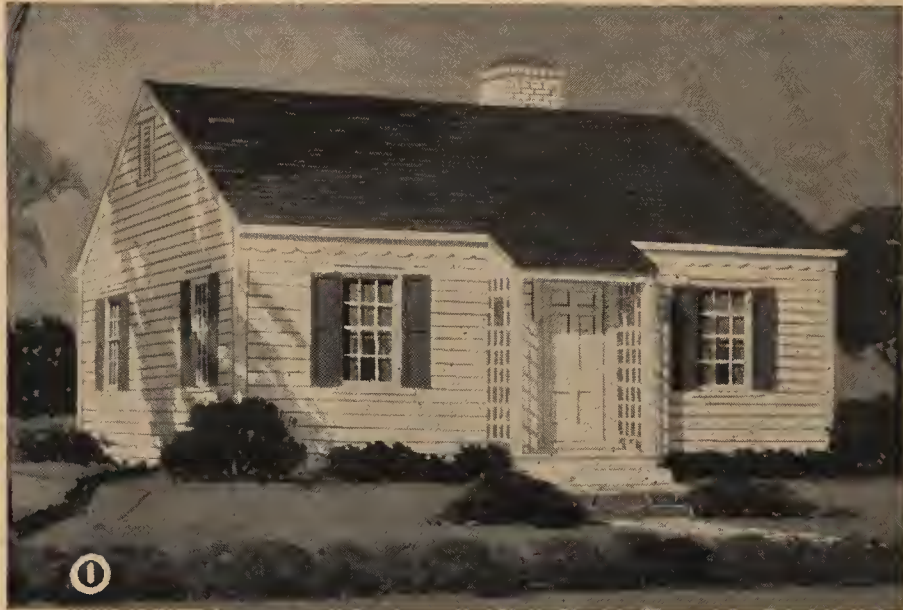
These representatives appointed a technical committee, the primary work of which was to develop a set of 8 basic home plans as a guide to American home builders. These were to
(Continued on next page)



FLOOR PLAN

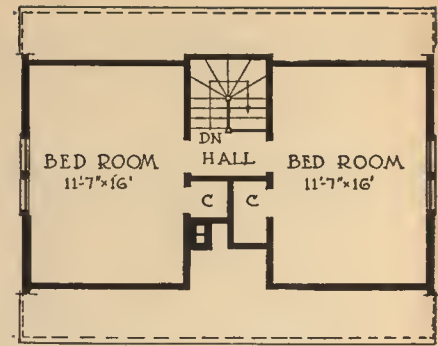
FOUNDATION PLAN No. V-I
(on which these 5 homes were developed)

1. Lumber and WOOD Products
2. BRICK and BURNED CLAY Products
3. PLYWOOD Walls, Floors and Interiors
4. RED CEDAR SHINGLES ("Certigrade")
5. ASBESTOS CEMENT Products

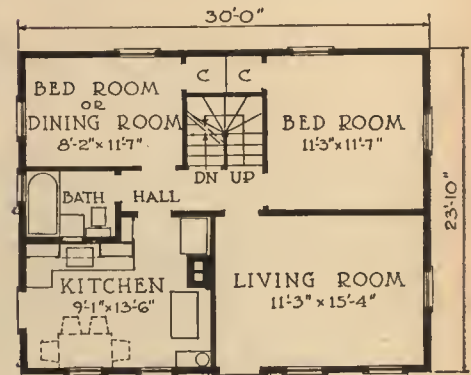




6. BRICK and BURNED CLAY Products



SECOND FLOOR PLAN



FIRST FLOOR PLAN

"FOUNDATION"
PLAN No. V-2

The 8 "FOUNDATION" HOMES (*Continued*)

be houses available for the great farm and rural population as well as the home builders of our cities and towns. When the plans were completed, they were reviewed by such Governmental agencies as the Federal Housing Administration, to make certain that they conformed to the standards of mortgage loan institutions, particularly those operating under F.H.A. insurance. The Federal Home Loan Bank System also cooperated on behalf of savings and loan associations.

Naturally, the next step was to get the full cooperation of manufacturers of the building industry. It was realized that the building materials associations had developed methods of cost-cutting without sacrifice in strength, beauty, comfort or economy. Therefore these associations (as listed at the head of this article) were asked to cooperate by designing houses adapted exactly to these basic plans and interpreting design and construction in terms of their own materials.

As five such associations were asked to develop houses for each of these plans there resulted a portfolio of *eight* basic approved plans with 40 variations endorsed by an organiza-



7. PLYWOOD Walls, Floors and Interiors



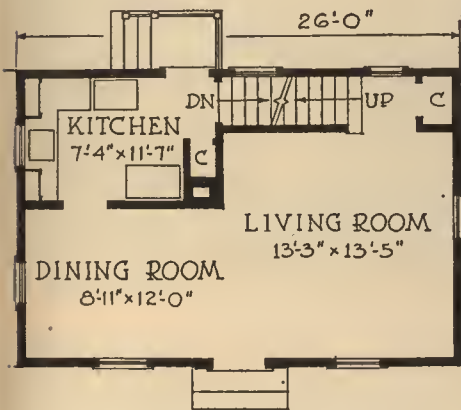
8. RED CEDAR SHINGLES ("Certigrade")

9. ASBESTOS CEMENT Products
10. Lumber and WOOD Products





SECOND FLOOR PLAN



FIRST FLOOR PLAN

tion of Federal Housing representatives, building material manufacturers and dealers (in the interests of less costly small home building throughout the country).

For the first time this portfolio is presented completely through the *SMALL HOMES YEAR BOOK*. In addition (beginning on page 19) the adaptation of the "Design for Happiness" standards to these basic floor plans is shown in full color presentation. Thus our readers are given a significant opportunity to apply to their own projects the ideas correlated in this development of these 8 basic plans. Here is not only a chance to study the planning of small homes—but that which is the result of the cooperation of leading architects and engineers.

Coupled with this fact it must be realized that these plans have the general approval of lending institutions and that any house following this general system of planning and the use of quality specifications will easily be subject to the right kind of amortizing mortgage loan.

To our readers this offers a splendid opportunity to study the use of basic materials as recommended by their manufacturers. We feel confident that any prospective home builder can learn many valuable lessons by studying these plans.

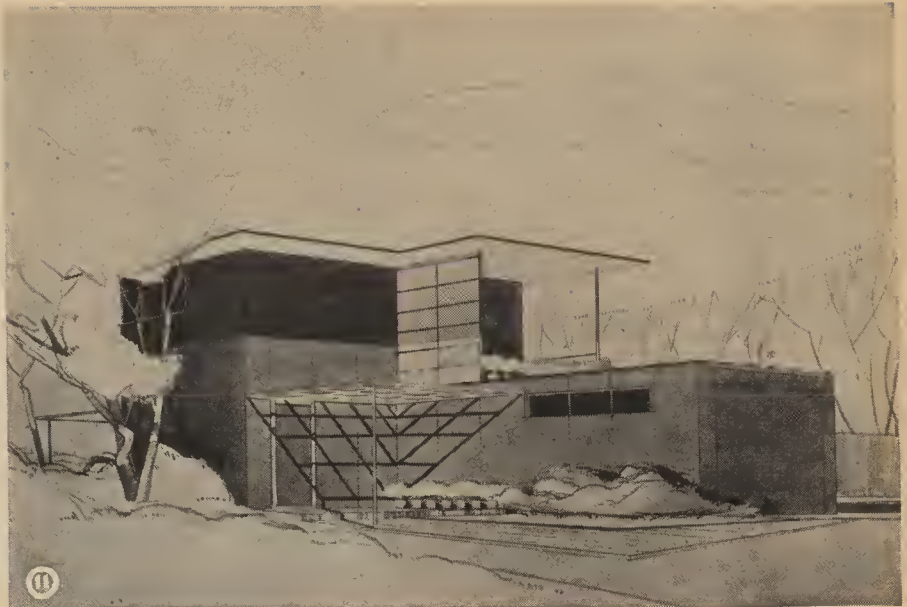
(Continued on next page)

14. BRICK and BURNED CLAY Products

15. Lumber and WOOD Products



"FOUNDATION"
PLAN No. V-3



11. PLYWOOD Walls, Floors and Interiors



12. RED CEDAR SHINGLES ("Certlgrade")



13. ASBESTOS CEMENT Products



THE 8 "FOUNDATION" HOMES

(Continued)

Working Drawings and Specifications

It is of particular importance to the reader to know that these "Foundation" homes are not presented in theory only. The associations are now preparing to make available complete working drawings and specifications. Just how to get further information regarding these homes and how and where to get working drawings and specifications is described on page 17. (Here also will be found a coupon which will enable any reader to obtain the foregoing information!) Also if you will turn to page 23 you will find how you can obtain full information regarding the "Design for Happiness" homes shown beginning on page 19 and developed from these eight basic "Foundation" designs.

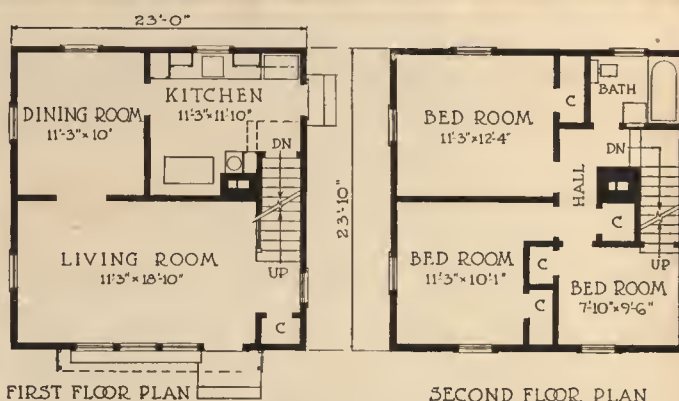
16. RED CEDAR SHINGLES ("Certigrade")



17. ASBESTOS CEMENT Products



18. Lumber and WOOD Products
19. BRICK and BURNED CLAY Products



FIRST FLOOR PLAN

SECOND FLOOR PLAN

"FOUNDATION"
PLAN
No. V-4
(On which
these 5
homes were
developed)

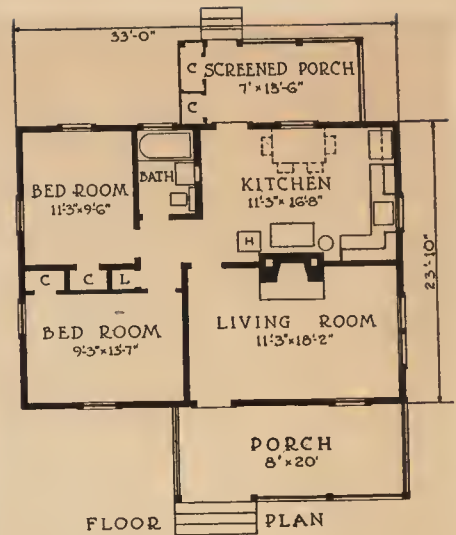
This presentation of "The Eight Basic Small Homes (of National Homes Foundation)" really launches a nation-wide promotional campaign to the end that every American home builder may be benefited! As part of this program the Rural Housing Committee has prepared a document known as the "Housing Road Map." This will tell you how the agencies of the Government can help you obtain a new farm home (or help you modernize an old one). It explains exactly what agencies can help you, what these agencies do, and where to apply for help. We suggest you write to the National Homes Foundation, Washington, D. C., to obtain a reference copy.

20. PLYWOOD Walls, Floors and Interiors





21. ASBESTOS CEMENT Products



"FOUNDATION" PLAN No. F-1



24. PLYWOOD Walls, Floors and Interiors



25. RED CEDAR SHINGLES ("Certigrade")

22. Lumber and
WOOD Products

23. BRICK and
BURNED CLAY
Products

If you wish to obtain more information (or
working drawings, specifications, etc.) on
any of the National Homes Foundation designs
—use the coupon below!

(See Page 28 for Additional "Foundation" Plans)

SMALL HOMES YEAR BOOK, 572 Madison Avenue, New York

Please have the Association(s) send me full information (including where and
how to get working drawings and specifications) for "Foundation" Homes as
checked below:

THE 8 "FOUNDATION" HOMES
as Planned for

- ☐ ASBESTOS CEMENT Products
- ☐ BRICK and CLAY Products
- ☐ LUMBER (WOOD) Products
- ☐ PLYWOOD Products
- ☐ RED CEDAR SHINGLES

OR

These 5 Basic Products
Applied to
"FOUNDATION" HOMES
(as checked)

- ☐ V-1 ☐ F-1
- ☐ V-2 ☐ F-2
- ☐ V-3 ☐ F-3
- ☐ V-4 ☐ F-4

Name.....

Street.....

City.....State.....

THE homes shown on the following four pages have been designed by registered architects through the Certified Homes Bureau using the basic engineered floor plans of National Homes Foundation. The complete plans meet the "Design for Happiness" standards for glass features. These houses have been attractively color styled for lead and oil paint through Lead Industries Association. The color styling was directed by Howard Ketcham, nationally known paint stylist and color authority. He presents some interesting "Color Notes" on Page 21. (See Mr. Ketcham's article, "Visual Magic for Your Home" on Page 23.)

THE demands of modern living cause the average person to spend fully half of his active life between four walls—be it at home or in his office. Therefore "Design for Happiness" Homes, which add to the joy of living through the use of glass features providing greater beauty, comfort, and convenience, offer a sound solution to today's small house problem. The homes shown here are the result of skillful handling of "Design for Happiness" features by the architects who planned them. To qualify as a "Design for Happiness" Home the glass features must be products of the Libbey-Owens-Ford Glass Company. These features are: Ample window areas to bring the sun and light with their cheer and health into every room and corner; window conditioning (storm sash) in cold weather areas; built-in plate glass mirrors for beauty and convenience; colorful and easy-to-clean glass walls for the bathroom; and decorative glass for partitions and cupboard doors.

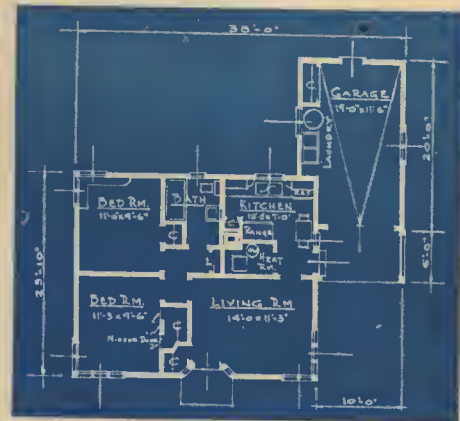
The design of the really modern house calls for the absolute maximum of light, comfort and convenience without sacrificing an ounce of structural strength or allowing any waste space in the plans. These designs have met the demand of style and originality, color and good taste, without any sacrifice of space or structural integrity.

The home owner with the most modest of budgets can afford two comfortable bedrooms, an ample and well-proportioned living room, at least one complete bathroom, and a drudge-proof kitchen. Each of these plans has all the requirements of comfortable modern living worked into the different areas so that almost anyone can be suited. In addition, they have the highest degree of appearance value, both

"DESIGN FOR

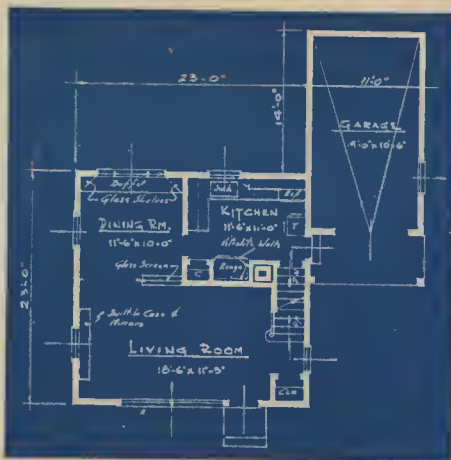
Presented in Recognition

inside and out, due to the liberal use of color and glass in its many forms. The exterior of a house generally indicates what is to be found within. One would expect the color styling of these complete small homes to be carried into the interior—and it is, in a manner, both pleasing and unusual. Every art known to the interior decorator has been employed to provide interiors of beauty and charm. Full-length plate glass mirrors on the doors give an air of spaciousness and the doubling up of the beauties reflected from room details. Plate glass mirrors in the living rooms and walls reflect the light and the vistas provided through large double glazed window areas. The double glazing, of course, is one of the most impor-



FLOOR PLAN FOR HOUSE NO. 26

The unusual living room design presents good wall space, thanks to the corner window. Two bedrooms, a full bath and well arranged kitchen complete the well-planned and generous interior arrangements.

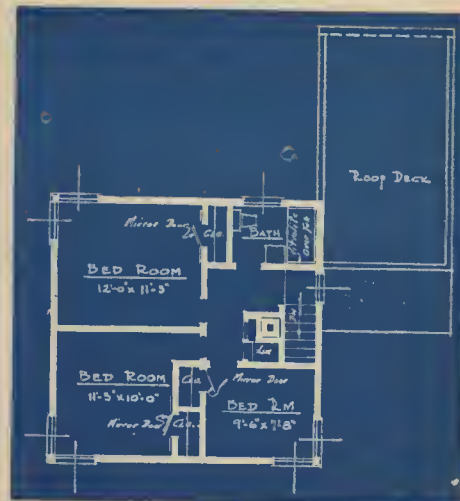


FLOOR PLANS FOR HOUSE NO. 27

A full sized dining room, three bedrooms, spacious living room and large kitchen and bath, furnish the complete living facilities of a comfortable home.

tant forms of insulation to protect these exterior openings from infiltration of cold air and to provide prevention against important heat losses.

Corner windows have been featured in these designs both to provide cross ventilation and an abundance of sunlight without decreasing the usable wall space which is so often broken up in the design of a small home. Other special features include the ample use of plate glass shelving and furniture tops. One feature is the use of a full-length dressing mirror with side-hinged mirrors which can be adjusted in any position to provide complete front, side and rear views for a woman's careful inspection of the appearance of her new gown. A similar but smaller applica-



The second floor is grouped around a spacious hall that leads to bedrooms and bath. Linen closet is generous and well located in the front entrance hall.

tion of the same principle is provided in the bathrooms for convenience in shaving. The houses are amply and skillfully lighted and this artificial lighting is again greatly enhanced through the use of well-placed mirrors.

The editor of SMALL HOMES YEAR BOOK is particularly proud to present these unusually livable and practical homes. He is very happy to announce that anyone desirous of building an exact replica of any of these homes may obtain complete plans and specifications at an extremely nominal cost by filling out and sending in the coupon on page 23 to the Certified Homes Bureau.

We might state that these houses have been designed to meet fully the
(Continued on page 20)

HAPPINESS " HOMES

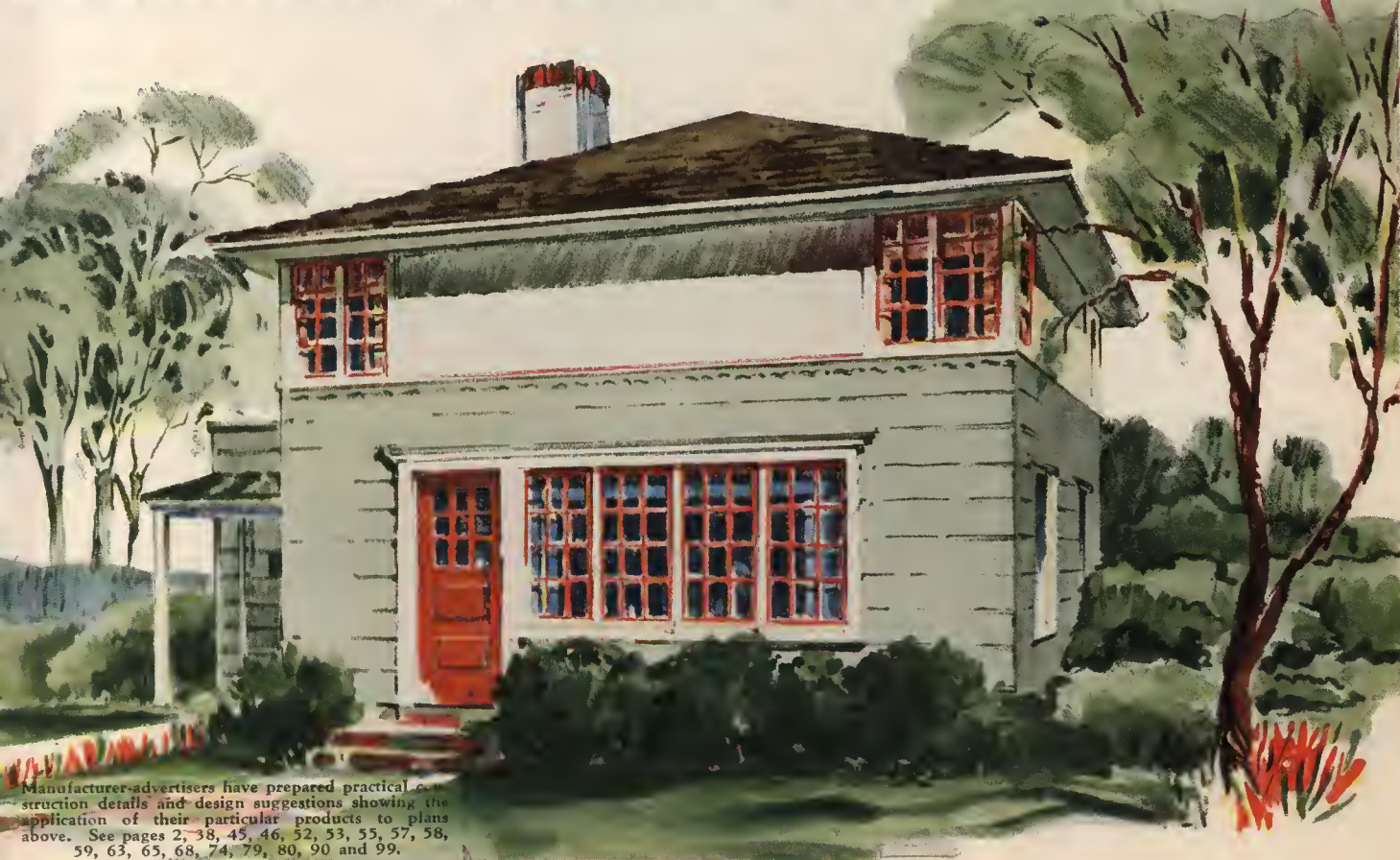
of a New National Trend



26. (Foundation # V-1) The definite horizontal shadow lines in the lower part of the walls, extend them to the corner windows in a long pleasant sweep. The recessed entryway prevents monotony in the effect. An excellent example of modern exterior treatment in a four-square economically built structure. Note how the roof-line and attached garage complete the well-balanced and correctly constructed scheme.

★ ★ ★ ★ ★ ★ ★ ★ ★ ★

27. (Foundation # V-4) Clever architectural handling provides a second floor that seems to complement the first. Well balanced grouping of the living room windows and door are the feature of the front. Any exterior finish will carry out the effect in a practical manner, and offers the builder a variety of choice in materials. A well thoughtout design in every respect is presented by this full two-story house.

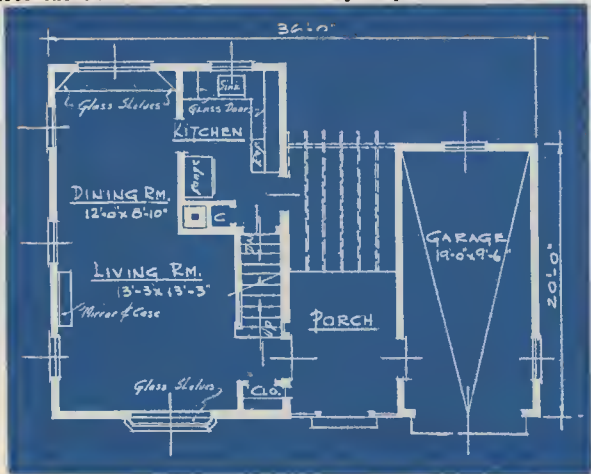


Manufacturer-advertisers have prepared practical construction details and design suggestions showing the application of their particular products to plans above. See pages 2, 38, 45, 46, 52, 53, 55, 57, 58, 59, 63, 65, 68, 74, 79, 80, 90 and 99.

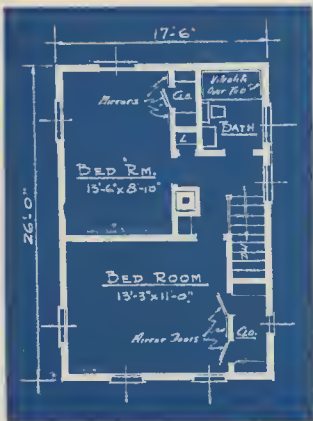


28. (Foundation # V-3) Two attractive features make this house extraordinary. The bay window beneath a deep overhang, and the covered breezeway between the house and garage. Contrasting wall materials are used to excellent effect on both house and garage alike. The covered shelter houses the entrance in an unusual way. Spaciousness and individuality are the keynotes in this superior design.

The living room boasts five windows, and the master bedroom three. All the rooms are large and have cross ventilation, which means real summer comfort.



The stairway to the second floor gives immediate access to the bath, and two well-balanced bedrooms. These have ample wall space and good light.



Color-Styling of these exteriors created by Howard Ketcham. (Read his article beginning on Page 23.)

Manufacturer-advertisers have prepared practical construction details and design suggestions showing the application of their particular products to plans above. See pages 2, 38, 45, 46, 52, 53, 55, 57, 58, 59, 63, 65, 68, 74, 79, 80, 90 and 99.

(Continued from page 18)

requirements of F.H.A., savings and loan associations, and any local building department. The reason this statement can be made unhesitatingly is because all of the floor plans are those now being presented by the National Homes Foundation, together with the important Federal organizations interested in the small home movement. If you will turn to Page 13 you will find a full description of this entire program under which Uncle Sam and the building industry have put their heads together to present for the use of the home building public the most efficient and carefully engineered small home plans ever sponsored by such important authorities. On that and several following pages these eight basic small home plans and some forty developments of exteriors are illustrated and described.

The homes illustrated on these pages show the application of the "Design for Happiness" standards to six of the basic National Homes Foundation plans. This relationship is indicated by the number below each plan (which is comprised first of the SMALL HOMES YEAR BOOK's own designation followed by the National Homes Foundation designation).

TYPICAL "DESIGN FOR HAPPINESS" HOMES (Continued)

NOTES ON COLOR STYLING

The following notes have been prepared by Howard Ketcham, Color Stylist for the homes presented herewith. The following explanations refer to each house by its designated number.

26. This distribution of dark red, grey, white and bright blue makes a happy break from the usual treatment for a house of this size and type. A garden is suggested that might contain such hardy flowers as petunias and geraniums.

27. The tangerine (redder than orange) colored door provides a distinctive and hospitably cheery note of welcome, and at the same time it helps call attention to the generous dimensions of the front entrance. The window frames in tangerine stand out attractively against the white stucco and pale sea green lower structure. Note that the chimney tip is styled also in tangerine, and that tiger lilies carry this same decorative note into the planting. A variegated shingle roof embodying both green and orange tints is a feature of this color plan.

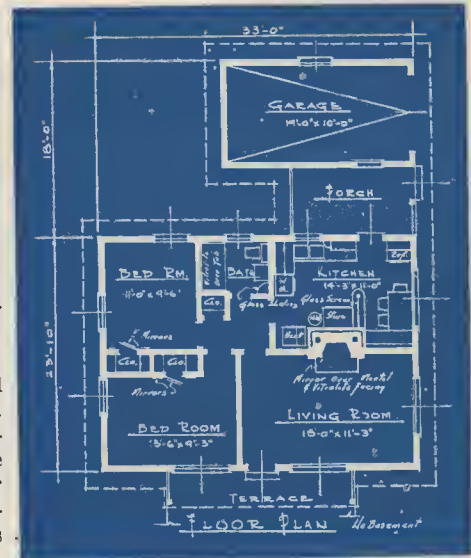
Blue curtains at the windows help accent their generous proportions by contrasting effectively with the tangerine.

28. This interesting result is obtained with a most conventional assortment of natural and usual colors. The distribution of color is particularly effective in this case, as it helps to get the most eye appeal out of a minimum construction investment. The brown roof is shingled in a standard solid color. The green Venetian blinds provide an interesting tie-in with the shutters.

29. This white clapboard siding serves as an effective foil for the light red brick accent area. Note how this red tone is carried up under the roof eaves for emphasis and coordination. The gold tone of the draperies featured as a frame for the sizeable living room window is picked up in the sidewalk.

30. This white house is distinguished by original notes of color in the burnt orange draperies that serve to emphasize the generous proportions of the principal window. The roof is the ever popular green; and yellow at the roofline, shutters and in the porch bricks and sidewalks complete the picture. Note the use of marlgolds in the window boxes to repeat the yellow accent.

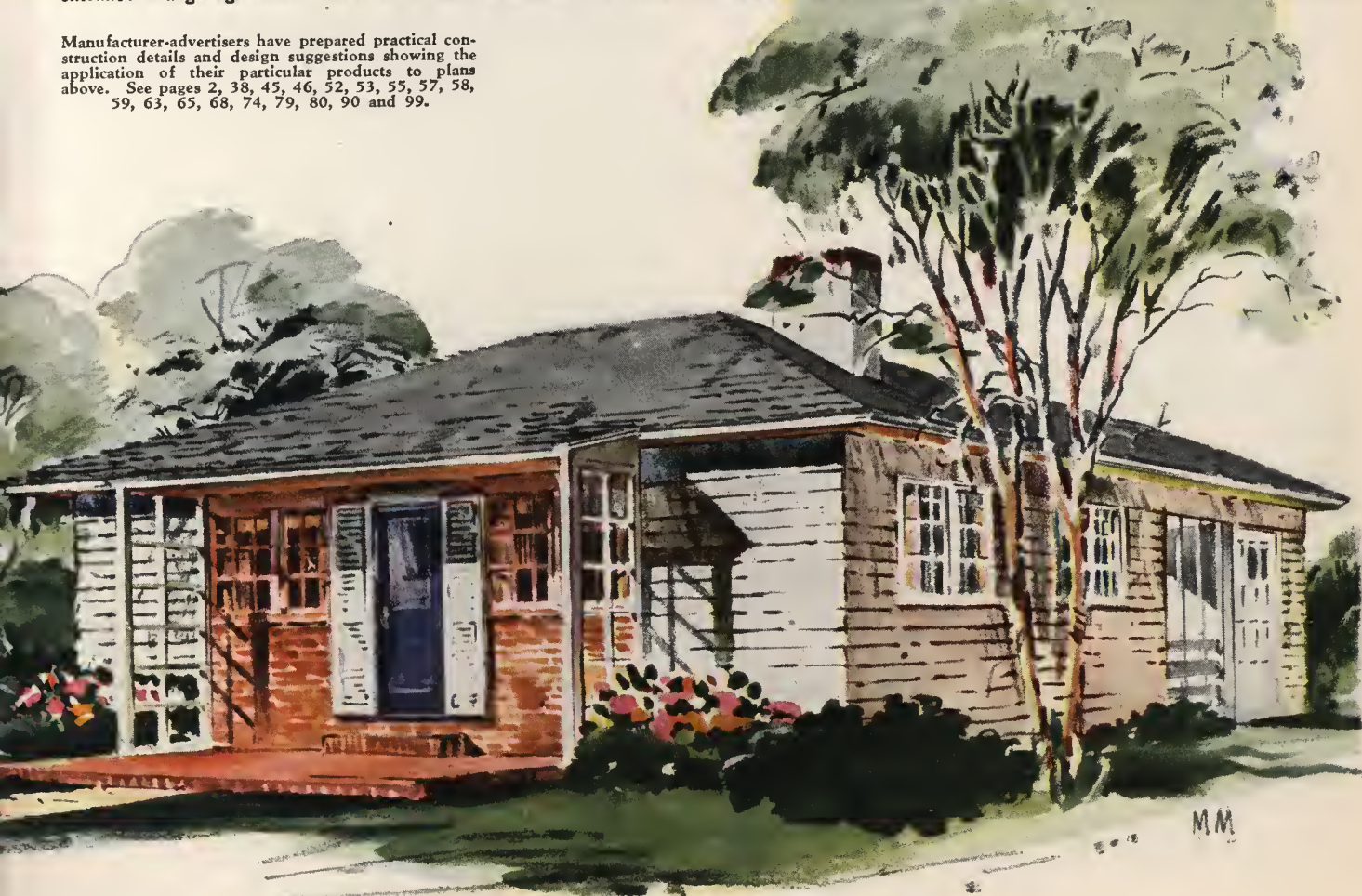
31. Blue roofs are increasing in evidence in all regions and constitute a style note of considerable importance. Blue is particularly effective when used with a cream or white body colors.



A large fireplace is featured in the living room. The kitchen provides a glass screened dining nook. The bedrooms are light and conveniently planned.

29. (Foundation # F-1) An open terrace and extended roof frame the doorway of this compact dwelling. Casement windows of ample size are set in a generous manner under spreading eaves. The porch connecting house and garage presents an approach to service entrance and garage alike. The exterior can be finished in a variety of materials for different general effect and line. An unusual style of house.

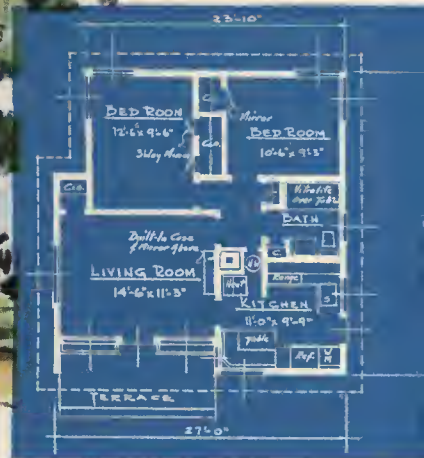
Manufacturer-advertisers have prepared practical construction details and design suggestions showing the application of their particular products to plans above. See pages 2, 38, 45, 46, 52, 53, 55, 57, 58, 59, 63, 65, 68, 74, 79, 80, 90 and 99.



30. (Foundation #V-2)

Here is a house that features generous natural light and outdoor effects. Nearly half of the walls devoted to that end, but the clever low roof-line with extended eaves keeps out the summer sun and lets the winter sun brighten and warm rooms. A large terrace running across the windows and door of the living room, lends itself to the general scheme of practical, easy living.

Pleasant living is guaranteed by the interior planning of this house. Note the unusual closet space, kitchen arrangements and bed room exposures that are offered by this unique plan.



31. (Foundation # F-2)

This well studied house incorporates a number of unusual features. Two covered porches, one enclosed in glass, and the extension of one wall, add interest to the exterior. The many roof angles and flush gable ends lend contrast to the walls without adding to the cost of construction. This is an unusually attractive and architecturally correct design and economical to build and furnish.

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The exterior is deceptive, for it houses three bedrooms, a very large living room with fireplace, a full bath and a complete modern, chore-proof kitchen.

Visual Magic for *Your* New Home

I: HOW TO USE COLOR ON THE EXTERIOR

by Howard Ketcham

Color and Design Authority

AMONG the houses we see all about us, some appeal to us as being interesting but many are commonplace. The purpose of Mr. Ketcham's article is to point out that subtle ingredient which marks the separation point between that which is definitely appealing and that which impresses us as drab and monotonous. The writer has been asked to suggest some ideas which he has found helpful in gratifying the increasing desire of home owners to improve the quality of the appearance and livability of their homes.

Mr. Ketcham's background and experience in color and design work embraces more than 14 years devoted to the determination of color styling and working out a true science of color for consumers products. As Director of the Duco Color Advisory Service he has planned colors for every make of automobile produced.

Pan American Airways engaged him to style the interiors of the largest transport airplanes—the transoceanic Clippers.

As Chairman of the Committee on Color Surveys and member of the Council for Paint Styling of the National Paint, Varnish and Lacquer Association, he has had broad experience in the matter of finding out what colors look well inside and outside the house and what colors home owners prefer. The color styling of the houses shown on preceding pages is an excellent example of the practical application of the principles expressed in the following interesting, practical instructions.—*The Editors.*



The illustrations shown on this page are typical of the type of interiors suggested for the "Design for Happiness" Homes.



EACH period in history produced architecture which expressed its need and mode of living. Smaller homes and prefabricated houses are commencing to express the architectural trend of this era. Since most decorative styles stem from styles in architecture, methods of ornamenting the exteriors of new houses, in a manner suitable for present day needs, would seem to be of prime consideration at this time. (Study color styling examples on pages 19-22.)

While it is true that certain colors are by tradition associated with some architectural styles, there should be no limit to the variety of invention which the imagination is capable of producing to provide interesting departures from the commonplace. The fact that more than half of the new houses in the country are painted white has long been a source of consternation to this writer. With all the range in styles of homes in the many geographical sections of our country, a too uniform taste in exterior colors prevails. It looks as though the country could stand a crew of exterior decorators or else home builders are too lacking in

(Continued on page 44)

How to get the Design for Happiness Plans

TO serve the tremendous demand for these houses, registered architects of the Certified Homes Bureau have prepared complete working drawings and specifications. These designs have been approved by all governmental housing agencies as homes which can be economically built from standard, in-stock materials.

Some of these new designs are shown

on pages 18, 19, 20, 21 and 22. These are based on the engineered plans of the National Homes Foundation as explained on page 13. Observe the interior spaciousness created by the wider window areas and accentuated by the studied placing of plate glass mirrors. The built-in modern conveniences and luxuries which, with all the other features of advanced planning, make these six carefully developed homes outstanding in small home planning.

If your local lumber dealer cannot supply you, use the coupon for full information on how to secure working drawings (blueprints) and specifications of any of eight carefully developed Foundation homes. If you wish to see other plans which conform to these standards, check the coupon. The cost of plans is reasonable and there is no obligation for getting full information by sending in coupon.

CERTIFIED HOMES BUREAU,

1 Niagara Square,

Buffalo, New York.

Please send full information on house design

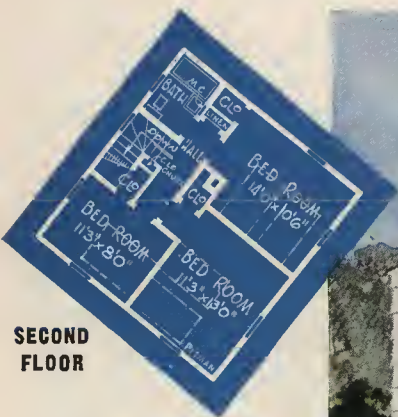
number(s)

Please tell me how I can inspect plans of other homes containing "Design for Happiness" features. ☐

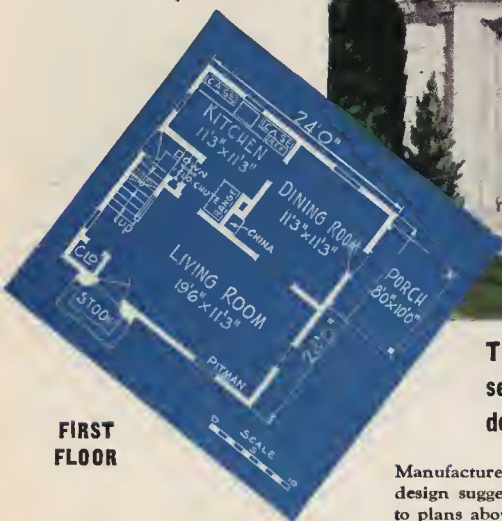
Name

Street

City and State.....



32. *The Pitman*



This plan amply illustrates what may be done with a square economically built house. The second floor over-hang, and generous doorway give character to the front elevation. The windows are placed perfectly and well-proportioned, insuring a cheerful and well lighted interior.

Manufacturer-advertisers have prepared practical construction details and design suggestions showing the application of their particular products to plans above. See pages 2, 38, 45, 46, 52, 53, 55, 57, 58, 59, 63, 65, 68, 74, 79, 80, 90 and 99.



33. *The Potter*



Featuring modified Colonial design with recessed door and vestibule. Both floor plans are unusually clever in the arrangement of the bedrooms and bath. Vertical siding on the gable ends offers a pleasant contrast to the general wall treatment, yet the house blends together nicely. Two floor plans are given from which to choose.



PLAN 1



34. *The Pekin*



PLAN 2

Presenting a modern note in both design and detail. Corner windows and canopied entry-way accentuate the style. An unusually large living room and dining space are combined to lend an air of spaciousness to the plan of the interior. Color can be used to excellent effect. (Choice of two floor plans.)

Manufacturer-advertisers have prepared practical construction details and design suggestions showing the application of their particular products to plans above. See pages 2, 38, 45, 46, 52, 53, 55, 57, 58, 59, 63, 65, 68, 74, 79, 80, 90 and 99.

PLAN 1



35. *The Pearce*



PLAN 2



Ample room for the finishing of a complete second floor with bed-rooms and bath. Large dormers permit the future improvement without structural alterations. The dining room bay, and the extension of the kitchen wall are both good features of the architecture. This is a complete and compact home.

NATIONAL PLAN SERVICE HOMES

PLAN 2



36. *The Palos*



PLAN 1



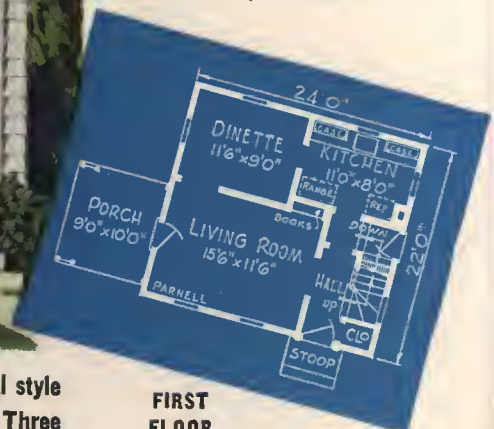
This plan provides a utility room instead of a basement (at the owner's option). Closet space is more than generous. The wide windows and out-flung shutters extend the front of the house in good line and proportion, and provide an excellent opportunity for a future terrace, or an enclosed sun-room.

Manufacturer-advertisers have prepared practical construction details and design suggestions showing the application of their particular products to plans above. See pages 2, 38, 45, 46, 52, 53, 55, 57, 58, 59, 63, 65, 68, 74, 79, 80, 90 and 99.

SECOND FLOOR



37. *The Parnell*



FIRST FLOOR



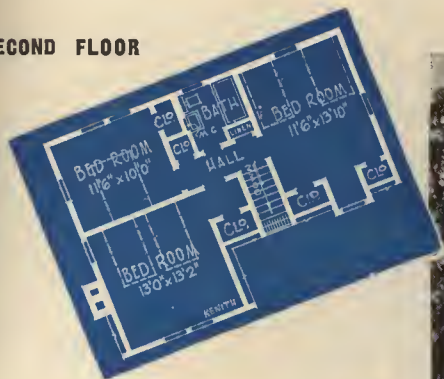
Here is a full two-story dwelling which holds close to the true Colonial tradition in architectural style and details. The small paned windows, beveled siding and solid shutters complete the picture. Three bedrooms and a bath, with ample closet space and hall occupy the second floor to good advantage.

MORE HOMES SELECTED BY POPULAR VOTE

These Houses Also Created by Architects of National Plan Service, Chicago

(Complete working drawings and specifications are available only through your local lumber dealer.)

SECOND FLOOR



38. *The Kenith*



FIRST FLOOR

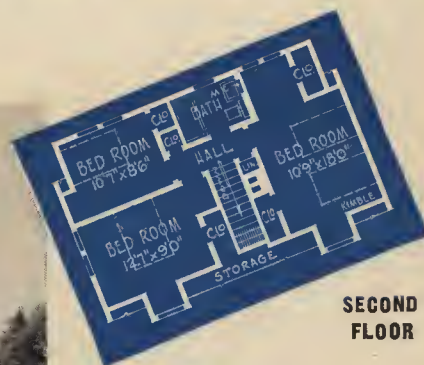


Here is a substantial and roomy home, built of stone and heavy frame construction. At a glance it reflects the solidity and lasting qualities of the high class residence. It features a large fireplace and French doors leading to an open stone porch. Large bed-rooms and an attached garage are included in the excellent design.



A typically Cape Cod house from dominating roof to shuttered door. The interior plan is particularly well done with a view to spaciousness. In spite of the full second floor, an ample attic provides for full and adequate ventilation under the large roof. Old door lights add a convincing touch to the pleasant scheme.

These plans are representative of the hundreds of engineered standardized plans developed by the National Plan Service. Visit your local building material dealer and see his plan books.



SECOND FLOOR

39. *The Kimble*



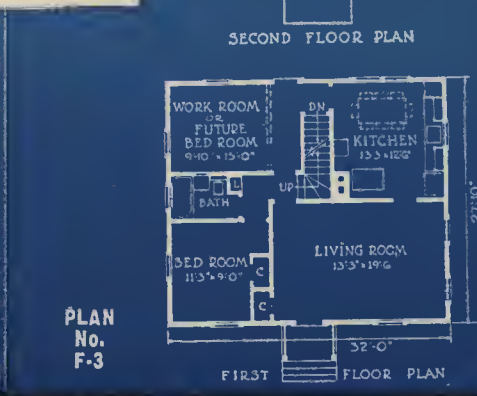
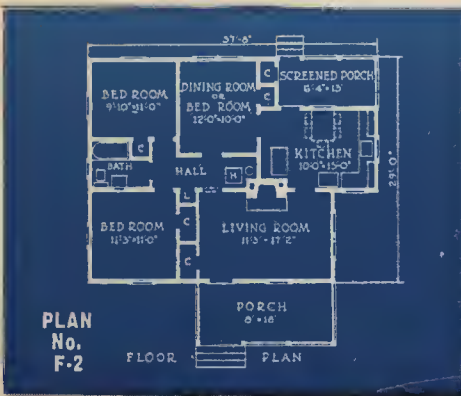
FIRST FLOOR

SMALL HOME PLANS

of the
NATIONAL HOMES FOUNDATION

{Concluded from Page 17}

Here are the final three of the 8 "Foundation" homes as presented beginning on Page 13. Again the 5 basic industries have interpreted their materials! Read the files across for the type of materials—vertically for the plans.



LUMBER

BRICK

PLYWOOD

ASBESTOS CEMENT

RED CEDAR



BUT THE MORTGAGE VILLAIN IS DEAD!

SINCE the dawn of American national history—even in our melodrama, popular novels and vaudeville, he {the Mortgage Villain} has been a chief actor—and always a villain! Armed with the twin forces of fixed mortgage expiration date and the due dates of high mortgage interest, he has threatened the widow, her children, and the very basis of American family security—home ownership!

But these threats have been made for the last time—because the Mortgage Villain is dead! He was killed by the long-term amortization method of mortgage financing accompanied by comparatively low interest rates, with interest included in the monthly payments so that it never accumulates.

Thus the amortization system of mortgage financing with monthly payments running for a period of 15 to 25 years, has become general. Home Ownership {usually at a monthly cost no greater than the average rent} has become easy, safe, and at the end of the amortization period the mortgage has been paid off and the home is free and clear!

The public benefactors who have *killed the mortgage villain* are the banks and building and loan associations, insurance companies and other mortgage lending institutions described in detail on the following page. The services of these organizations in financing new homes with mortgages easily paid off over long terms have been stimulated, encouraged and supported by the departments of the Federal Government including Federal Housing Administration, and the Federal Home Loan Bank Board. In the following pages is presented not only a description of the sources of mortgage money for home building but *case histories* outlining in simple, understandable details the exact experience of typical American families who have obtained home loans on easy economical terms.

YOUR HOMEBUILDING MORTGAGE LOAN

WHERE TO GO?... HOW TO GET IT?... HOW MUCH WILL IT COST?

VERY few of us are fortunate enough to have the ready cash with which to buy property, and build a home free of all encumbrances. As a matter of fact the task of taking care of the everyday needs of the family indicated in the past that we were fortunate to be able to get the rent together, without having any hopeful ideas about owning our own homes. The thought of not only having our own house, but of gradually reducing the mortgage as well, seemed far beyond the realm of possibility for most of us.

Our world does progress, however, and nowhere has it made greater strides than in the direction of small home ownership for the average family.

The "Fixed" Mortgage Passes

Each year hundreds of thousands of American families awaken to the knowledge that the money that has left their hands in the form of rent, (and for which there was no return other than that of temporary housing) can furnish them with individual homes and ultimate unencumbered ownership. The very mention of anything of this kind would have brought forth gales of laughter only a few years ago.

Both banker and builder had been educated to understand that a mortgage constituted a fixed debt with a three to five year termination. Then it was subject to heavy renewal fees, title

searches, high interest, and other cumbersome attachments. All of these too often ate up in a lifetime, as much money as the principal itself!

The Picture Has Changed Entirely

Anyone interested in building his own home today is offered several plans which will meet and equalize with his income possibilities. Although there has been a great amount of publicity attached to the modern method of financing private home construction, there is still considerable confusion on the subject. Therefore the following short analysis is presented in an endeavor to guide the reader into the proper channels.

F.H.A. Doesn't Lend—It Insures!

To begin with, the Federal Housing Administration *does not lend money on mortgage!* It will underwrite or guarantee mortgages on which money is loaned by a lending institution, providing that the building meets with certain construction and location requirements. Naturally when the mortgage is insured by F.H.A. the bank, insurance company or association which is lending the money is not taking the entire risk as was formerly the case. Therefore it can afford to be more liberal in both amount and interest rate. This is plain common sense!

Because you are now getting more money toward your building than was formerly available, and because the

interest rate is lower than it used to be, *it is time to start!* You are asked to pay about one-half of one percent (in addition to the interest to cover costs). To the person with a limited amount of cash on hand with which to build, the plan offers the chance to start immediately, and not wait until they had saved for the better part of their lives!

There are several groups of lending agencies that are approved by the FHA. They are the savings banks, the commercial banks, mortgage companies, life and fire insurance companies, and savings and loan associations. Of course money is available from private sources as well. To get constructive advice regarding the best source for your loan, you probably could not do any better than to consult your local progressive lumber and building material dealer. He knows from experience which of your local banks or associations are approved by the FHA. He can save you time and effort, by guiding you to the place where he knows you will receive prompt and courteous attention.

Case Histories

In the belief that examples are worth many technical descriptions the reader is referred to the following typical case histories of families who had decided to turn their rent payments into home investments. In one case they borrowed through a building and loan association. In another, through a loaning institution operating under FHA.

Where to Make Local Application for Your Home Loan

(There Are One or More Such Institutions in YOUR Community)

<p>SAVINGS AND LOAN ASSOCIATIONS (Bldg. and Loan Assns.)</p>	<p>This is one of America's largest home financing groups. It originated the monthly payment plan for home mortgages. There is such an association in your community where you can get real service. Many of these organizations are members of the Federal Home Loan Bank System and the U. S. Savings and Loan League.</p>
<p>INSURANCE COMPANIES Almost all fire and life insurance companies maintain home mortgage departments, many operating under F.H.A.</p>	<p>More and more insurance companies are turning to mortgages on small homes as a sound investment. Many finance entire housing projects. Make your application direct to the company through your own insurance broker, or professional mortgage brokers. Most companies use FHA insurance.</p>
<p>BANKS and MTG. COMPANIES Commercial, Savings Mutual and Special</p>	<p>Today practically all savings banks and many commercial banks are definitely interested in sound home loans. Many of them are anxious to buy mortgages which carry FHA insurance. Most of them will handle mortgages at 5%—sometimes less. These mortgages of 15-25 years are reduced (amortized) by small monthly payments. See following pages.</p>
<p>PRIVATE SOURCES</p>	<p>Many people and estates are holding money for sound investment. There is a definite trend of private capital toward good first mortgages. Money may often be obtained at attractive interest rates, usually with a larger down payment requirement. Use personal contacts, lawyers, or mortgage brokers.</p>
<p>FOR ADVICE— Building Material Dealers</p>	<p>Every progressive lumber and building material dealer knows sources of mortgage money for small homes. Often the dealer will arrange the mortgage for you—and will help you with <i>all</i> your problems.</p>

A New Home for the Robinson Family

(Instead of Paying Rent)

MADE POSSIBLE THROUGH AN AMORTIZING MORTGAGE LOAN

by their local

BUILDING AND LOAN ASSOCIATION

Read and Compare
RENT vs. OWNERSHIP



THE Robinsons are thrifty people. They have been satisfied to do things in a modest way. About three years ago, when they first decided to build a home, they bought a lot in a well-located suburban development. This lot cost \$600.00. Tom Robinson is a technician in the engineering department of a tool company. He earns about \$2500 a year. They live in an apartment for which they pay \$50.00 a month rental. By careful budgeting, an additional amount of \$550 was saved toward the home building fund.

Building and Loan Association Starts Them on the Right Road

The Robinsons had saved this \$550 in a local building and loan association and they were told that, with their lot free and clear and this amount of money, they could start building a new home at any time. To both of them the building of a home was the primary achievement of a lifetime. Therefore for several years they were inveterate readers of literature on home building and decorating.

One day on a newsstand Mr. Robinson picked up a copy of *SMALL HOMES YEAR BOOK*. Without telling his wife anything about his immediate intention, he stopped at his building and loan association and made certain that he could secure a building loan immediately if the location of his lot and his plans and specifications were satisfactory. He received a courteous reception and the necessary information. The Manager advised him to consult one of the progressive lumber and building material dealers in the town.

There he could probably secure approved standardized plans to erect the size and type of house which might interest him.

Armed with the *YEAR BOOK* he went home and, with his wife, studied this Standard Guide from cover to cover. They found a house which was approximately what they wanted, plus the information that they could obtain working drawings and specifications from a progressive lumber dealer. At the first opportunity they went to see a lumber dealer who advertised his showroom as Home Building Headquarters. The dealer had the plans they wanted and agreed to make several minor changes. In two or three days he would have approximate cost estimates. They also discussed specifications on building materials and equipment, so that the basic details were settled to their mutual satisfaction.

The Lumber Dealer Offers Amazing Service

After dinner a few days later, the Robinsons spread the sketches on the table and compared the changes in floor plans and room areas with the ideas they had already expressed to the dealer. Finally, they arrived at the conclusion the plans would seem to fill all their requirements. The plan which the lumber dealer provided was up-to-date in every respect—this was *veritable* Home Building Headquarters. Their proposed house was a chore-proof home of five rooms and bath. It contained a living room, small dining room, a modern kitchen and two bedrooms. The dealer said he could arrange all

contracts and supply the necessary materials and equipment for the sum of approximately \$4400. Very carefully the Robinsons went over their financial situation and decided to build.

They filled out their mortgage application at the building and loan association. Representatives of the association studied their lot and its location, and also carefully analyzed the plans and specifications as they had been worked out with the lumber dealer. The building and loan association's appraisal of the completed property was \$5000. Therefore, they were willing to loan 80% of this amount, or \$4000. The cost of negotiating the loan, including title searches, filing charges, etc. amounted to \$150. The Robinsons, having their free and clear lot (valued at \$600) and \$550 in cash to work out the transaction, were satisfied with this loan of \$4000. They paid their \$150 in costs plus the \$400 cash deposit.

The lumber dealer recommended contractors to the Robinsons and sold them their bill of materials, including the necessary equipment, to complete their home for \$4400 as originally quoted.

The building and loan association made a temporary building loan to the contractor in various stages as necessary to complete the house. When this house was completed to the satisfaction of all concerned the final amortizing loan of \$4000 was granted. This was a 15-year mortgage amortized at the rate of \$35.60 a month. This monthly payment covered the interest on the mortgage and the reduction of the principal so that at the end of 15 years the

(Continued on page 36)

Here's how to go about Financing A HOME on the FHA Plan...



(Wherein the Smith Family Can Be Your Family)

YOU'RE important when you buy a house! So much so that when you build under the FHA plan you've got Uncle Sam working for you—and he does a hundred and one things to help you finance on the most favorable terms and receive a desirable, soundly-built home.

Uncle Sam—represented in this case by the Federal Housing Administration—does these things because your home building project is important not only to you but to the country as a whole. To you, because it is one of the most momentous transactions of your life . . . to the nation, because the construction of hundreds of thousands of houses such as yours is a vital factor in maintaining economic activity and a sound foundation of citizenship.

These pages outline some of the methods and safeguards employed in your behalf not only by the FHA but also by the financial institution which makes the mortgage, by the contractor who builds the house, by the building material dealer who sells your materials and equipment and others. Probably the best way to see how your home is financed and built is to take an imaginary but typical example and follow the successive steps from beginning to end. You can, in effect, look over the shoulder of your neighbor and watch him as he goes through the various details. This is one case where it is permissible to know his financial affairs!

* * * * *

JOHAN and Mary Smith have accumulated a small savings fund, and now that one of their children is ready to start to school, they want to build a house out in the suburbs. They find a building lot that



can be purchased for \$400, and they figure they have enough money to buy the lot free and clear with almost \$200 left over. John has been employed by the Blank Manufacturing Company for five years and as assistant superintendent

now earns \$2,000 a year. He and Mary are wondering whether their circumstances make them eligible for an FHA-insured loan. They decide to investigate.

Have Talk with Builder

A builder (or a lumber dealer) has been advertising homes financed and constructed on the FHA plan and Mr. and Mrs. Smith stop in to have a talk with him. The builder shows them plans of various houses and



they select one that with a few changes would be just what is needed. They are told it can be built for \$3,900, including building permit, survey, etc.

Since the house is to be occupied by the Smiths themselves and is of single-family

size, the builder tells them they might be able to obtain what he calls a 90-percent, 25-year insured mortgage, which is the most liberal type available under FHA's Title II plan. That would mean they could purchase the lot, build the house and take care of all miscellaneous expenses with an initial investment of about the same as the cash they have available. The builder does not promise that they will be able to finance on these terms, but says that if a lending institution he has in mind is favorably impressed with the proposition they stand a good chance of getting such a mortgage.

The Smiths are told that a mortgage running for 25 years and carrying the low FHA rate ($4\frac{1}{2}$ percent plus $\frac{1}{2}$ percent insurance premium) will bring down their monthly payments to about the same as rent, and that in addition this monthly outlay will gradually pay off the mortgage!



John and Mary like the prospect of being able to have the home they want, pay for it at about the same monthly cost they now pay for rent, and at the same time steadily build up their equity in the house. Accordingly, they decide to have plans prepared for the home so that application can be made for the insured mortgage.

Home Planned According to FHA Standards

The builder informs John and Mary that "just any home" will not do. The Federal Housing Administration has certain property standards and minimum construction requirements which will have to be met. A house which is to be good security for 25 years must be well located, intelligently designed, and carefully built. Since the builder (or dealer) specializes in homes built under the FHA plan, he knows all about their requirements. He is able, in cooperation with an architect (or through standardized designs), to provide plans for an attractive home, the design and construction of which should be approved.



The Smiths begin to see that building a home isn't the haphazard thing they had supposed. There seem to be a lot of preliminaries, even some "red tape." Quite true, the builder admits. FHA methods and standards, he explains, are established for the protection of all concerned. The Smiths are quick to see that they are the first and most important beneficiaries of FHA's insistence upon good planning and building.



John and Mary are so pleased with the way the plans turn out that they are anxious to get on with the building. The builder again urges patience. These first steps make the difference between being safe and being sorry. Before application can be made, it is necessary to prepare specifications of the materials and details of construction. There must be duplicate sets of the plans, the bid, and the specifications. Photographs must be taken of the site. All these details will be handled by the builder without any trouble to the Smiths.



John and Mary are asked to obtain a legal description of the lot from the person who has it for sale. The builder advises them not to close the deal for the land because the location will have to be approved by the FHA—and this, he points out, is a most desirable requirement since the Government agency will make a thorough study of the location, looking into its economic stability, protection from adverse influences, educational, transportation and public utility facilities, zoning restrictions and other matters which affect the present and future desirability of the neighborhood. This investigation proves the lot to be satisfactory and the purchase is made.

Is all this "red tape" worth the trouble? The Smiths are convinced that it is.

Approved Financial Institution is Consulted

When they have assembled everything necessary in applying for the loan, John, Mary and the builder pay a visit to a financial institution approved to make insured mortgages. The loan officer looks over the proposed loan and improvements, asks the Smiths how much of a down payment they are prepared to make, and tells them the proposition appears to comply with the requirements for an insured mortgage of the most favorable terms. He adds that, to be entitled to these terms, the loan cannot be for more than \$5,400.

The loan officer figures roughly the total cost of the house and lot and explains there may be what he calls miscellaneous closing costs and adjustments (*) besides the price of the land and construction. It may be possible, he says, to take most of the miscellaneous costs out of the proceeds of the loan—to include them as items in the cost of construction. Among these costs would be title search, interest on a temporary construction loan (FHA insurance of the mortgage does not go into effect until the house is completed), preparing the mortgage, recording and notarizing fees, revenue stamps, appraisal and examination costs, the financial institution



Small Homes Year Book

tion's initial service charge for handling the financing as construction progresses, etc. These costs, he figures, total \$150.

Adding the bid price for the house, \$3,900, the \$400 for the lot and the \$150 for miscellaneous costs makes a total of \$4,450. If a 90 per cent loan can be made it will, therefore, be for \$4,000—which would make the 10 per cent down payment about \$450.

In addition, the loan officer continues, there will be the adjustment items to pay in cash. These are for bringing the taxes up to date and for a reserve to pay taxes which will accrue for a short time in the future, fire and windstorm insurance through the first 3 years of the insured mortgage, payment of the mortgage insurance premium for a little more than one year in advance. These items will amount to around \$100—which, added to the down payment of about \$450, makes a total of \$500 required for an initial cash investment. That is satisfactory to John and Mary, especially when it is pointed out that when the house is completed all taxes, hazard insurance, and mortgage insurance premiums will be up to date or paid in advance. Thus they will be starting with better than a "clean slate."

The mortgage loan officer then figures the amount of the monthly payments, on the basis of a mortgage of \$4,000 for 25 years with interest at 4½ per cent and a mortgage insurance premium of one-half of 1 per cent, would work as follows:

Interest and principal.....	\$22.24
Mortgage insurance premium during first year.....	1.61
Fire and windstorm insurance.....	.75
Real estate taxes.....	8.00

TOTAL MONTHLY PAYMENT.....\$32.60

This is a little less than the Smiths have been paying in rent!

John and Mary learn that while the item of \$22.24 for interest and principal remains constant during the life of the loan, the portion for interest will decrease as time goes on while the amount for principal will increase, due to the mortgage being gradually whittled down. The mortgage insurance premium also will decrease as the loan is reduced.

Our prospective home owners are intrigued with the convenience of monthly payments which take care of the insurance, taxes, principal and interest. Instead of these items coming due periodically in lump sums which are hard to meet, they will easily be paid in small amounts. And instead of having the responsibility for watching the taxes and insurance, the financial institution will pay these items from the funds accumulated by the systematic installments.

When everything is talked over and found satisfactory to all concerned, the financial institution agrees to consider the loan and make an appraisal of the property. A moderate fee is asked to pay for work involved.

Mortgage Submitted to FHA

A day or two later the Smiths are told by the loan officer that the transaction has been approved. The next step is to submit it to FHA for insurance. An FHA application form is made out. John and Mary are agreeably surprised at the comparatively few questions asked, yet they can see that nothing vital has been overlooked. When the application is com-

* Since these costs vary somewhat in different parts of the country, the estimates given herein are based on one locality. They are considered fairly typical, but mortgage transactions differ according to the amount, section, etc.

pleted, the Smiths turn over a fee of \$3 per \$1,000 of the amount of the loan to reimburse the FHA for inspecting the location, examining the plans and specifications, appraising the value, and analyzing the applicant's credit and financial capacity. If it is obvious from the FHA's preliminary examinations that the loan is not suitable, the fee will be returned.

FHA Examines all Phases

When the application, plans, specifications, bid and other items arrive at the FHA insuring office, an examiner looks them over and decides that the project is suitable for further investigation. "Processing" of the application is started. A Government valuator inspects the building lot and makes an appraisal of its value. He



studies the neighborhood factors affecting the desirability of the location, which the builder already has explained to John and Mary. In the meantime, FHA architects examine the plans and specifications and check their compliance with FHA standards—covering such points as livability, natural light and ventilation afforded by the layout, architectural attractiveness of the design, construction methods, quality of materials and numerous other details. The architects also prepare an estimate of the cost of construction. Other FHA experts review the Smith's credit, analyze the relation of their income and obligations to the transaction, John's employment and earning stability, etc.

Finally, the whole project is rated under what is known as the FHA risk rating system, and the application is reviewed and passed upon by the FHA Chief Underwriter and the Director. Their decision is favorable, so a mortgage insurance commitment is issued good for 8 months.

Notification of this decision is promptly sent to the financial institution, and the Smiths and the builder meet with the loan officer to close the deal. The contract between the builder and the Smiths is signed, the lot is purchased, title search is made, the mortgage and mortgage note are signed.

The builder and the loan officer arrange for the temporary construction loan to finance the work until the house is completed and the permanent mortgage goes into effect. When all these details are completed, the financial institution places the mortgage and mortgage note on record and word is given to start construction.

House Built Under FHA Inspection

Exciting days follow for John and Mary. They have the thrill of watching their future home take shape before their eyes—and FHA is there also, inspecting the construction to make sure that the plans and specifications are followed.

The first Government inspection is made when excavations for footings and foundations have been completed. An FHA man visits the site and, if everything meets with his approval, permission is given for the work to proceed.

Then construction reaches the point where the framework is completed, exte-



rior wall surface and roofing, wiring, heating and plumbing are in place, but interior wall surfaces are not yet lathed or sealed by plaster, wallboard, etc. At this stage the FHA man makes his second compliance inspection. It may be that through an error the plans and specifications have not been followed in some respect. If so, the FHA inspector requires the builder to correct the condition.

During these various stages the financial institution is busy making its own inspections of the work and paying out the proceeds of the temporary construction loan to finance the builder's outlay for labor and materials.

When the building is completed down to the last detail, including the landscaping, the FHA makes its final inspection. The Smiths and the financial institution satisfy themselves that everything has been completed satisfactorily. Final payment on the temporary construction loan is made and the permanent mortgage is ready to go into effect.

Closing of Mortgage

At the time of closing the permanent mortgage, the Smiths are given a detailed settlement statement showing how the entire transaction has worked out. In addition to listing the construction cost, cash paid, etc., the statement deals with the adjustments and closing costs estimated by the mortgage loan officer when application was made.

Some of these costs, as John and Mary were told at the beginning, are met from the proceeds of the loan; others are paid in cash. Where the Smiths have already advanced fees—such as the charges for appraising the property and for the FHA examination—credit is given in the settlement statement.

When the insured mortgage is paid out, the temporary construction loan is cancelled and the permanent mortgage is then ready for insurance endorsement by the Federal Housing Administration.

Mortgage is Insured

The commitment is then sent to the FHA insuring office with copies of the original note and mortgage, a copy of the settlement statement, and the first mortgage insurance premium remittance. The Federal Housing Administration endorses the note for insurance and returns one copy of it and a copy of the mortgage to the financial institution, with two copies of an amortization schedule showing in detail the monthly payments to be made by the Smiths, including the exact amounts to be credited to mortgage insurance premium, interest and principal. The loan officer usually turns over one copy of this schedule to John and Mary so that they can see how the loan will work out as they make their monthly payments.

The Smiths then move into their new home and shortly thereafter make their first monthly payment. Step by step, the dream of a home of their own has progressed from an idea to concrete reality—and at every stage of the work a well organized plan of procedure has served to protect their interests and produce an attractive home of sound intrinsic value. Not the least of the benefits will be the substantial savings in interest due to the low rate and steady reduction of the mortgage. (And this experience can be yours!)



The American Family Security Plan



When fire strikes, the damage will be repaired without cost if you are covered by insurance in a reliable company. Read this warning!

FIRE is the great destroyer! The toll it takes is almost unbelievable. The thousands of ways in which the Fire Fiend strikes proves that he is endowed with cunning ingenuity which has been feared by man since before the dawn of civilization. No sooner does man invent or contrive a means of shelter, even with safeguards against fire, than the Fiend will appear in another and unexpected direction.

Not so many years ago fire insurance was of necessity a far more expensive form of protection than it is today. The reason is quite clear. Experts are constantly devising more ingenious fire-stops and fire protection in general. These naturally have a tendency to lower insurance rates because definite credit is given by the underwriters for each logical safeguard incorporated in a home. Furthermore, the home investment is not properly protected without fire insurance. Danger still threatens despite precautions. Outside the fairly large cities fire protection, as represented by the local fire departments, is not always immediately dependable. The farther away the community is from the large urban centers the less one can count on any action by the local fire department. Some small communities even today have very little quick protection—and fire, like the tide, waits for no man! Property damage and danger to life itself must be covered by insurance.

All mortgage investment bankers insist that their mortgage interest be amply covered by fire insurance policies. This is a *part* of every mortgage contract. But the home owner must realize that his own equities should also

"ACTS OF GOD" apply definitely to the home investment and the security it affords. What the future holds, no man can tell. The depredations of fire and the loss of earning power strike unexpectedly and without warning.

Fire Insurance

be equally protected; otherwise his actual investment is in great danger of being wiped out. Don't forget that fire losses strike the owner's equity investment *first*! Comparatively few home owners realize this so the home investment should be amply covered by fire insurance when a new house is built.

Reasonable Rates Protect All Hazards

No matter how complete fire protection may be, every dwelling should be amply protected by adequate insurance. The more the protection the lower the rates will be—it pays to insist on proper fire-stops and, wherever possible, on the use of fire-retardant materials. The insurance companies provide protection everywhere in large and small communities. When we look back over the record of fire losses it is surprising that the cost of fire insurance has not been almost as high as rent or mortgage interest. Certainly the risk is greater.

In the past twenty years there has been a great change in suburban living. The greater part of it has been in the direction of a higher standard of home, including piped water supply, some knowledge of elementary fire prevention, less accumulation of useless trash in attics and cellars, and, in general, a better, safer and healthier condition. With all of this have come more efficient local fire departments, well equipped and well sponsored. Building methods and materials have been developed which actually make it hard for a fire to gain headway have come into use.

Being the most interested parties, the insurance companies have made careful note of the improvements as they have developed until the point has been reached where fire insurance is probably the cheapest protection (if you will follow their advice). It seems almost unnecessary to urge the home owner to take advantage of insurance, but you still hear that "they didn't have a cent of insurance."

Be Sure of FULL Coverage

When it comes to money matters, people in modest circumstances can al-

ways better themselves by paying a little attention to people in better circumstances. No individual or organization will lend you money on mortgage without a fire insurance policy to safeguard *them* in case your house is destroyed by fire. So it would seem logical that you should protect *your* investment in the equity in like manner.

Clean up your cellar and attic; watch your heating plant (particularly the smoke-pipe); be careful with hot ashes; do not overload your electrical system or be your own electrician. Use screens before fireplaces; be careful smoking, keep your fire insurance in force (with *full* coverage)—and sleep well nights.



Stresses the need for Insured Security

THE ingenuity of man has made rapid strides in lessening these risks. But full protection can be accomplished only by adequate fire and life insurance. Here are facts which every home owner should recognize and investigate.

Life Insurance

THERE is absolutely no doubt about the necessity of life insurance, nor about the benefits to be derived from it. There is no doubt about the fact that it has earned its place in the great American scheme of living safely and sanely. The number of people that live, and laugh as they pay their last premium, and retire to a life of ease which their forethought has entitled them to, increases yearly. When all is said and done, what else is there that furnishes security for a growing family. Here is a guarantee of a wife's ability to keep her home, even if the wage-earner dies or is permanently disabled. Of course systematic saving is excellent, but if

anything should happen to you before you have saved long enough, the family has to do without all that the life of saving was to have furnished. Life insurance also saves the home investment!

A Positive Home Investment Protection

This is an age of insurance; of every kind and shape. Look around you. Do you know of a store-keeper so out of date that he does not have his stock insured against loss by fire or theft, or of a landlord who has not protected himself against the loss of the buildings from which he derives his income. We insure automobiles and race-horses, pianists insure their fingers, and dancers their legs. How strange that anyone must persuade some people to insure their life, their home and their future!

Everyone knows that the average span of life has increased tremendously in the last few decades. Elderly people are far more in evidence than they used to be. That should convey something to the thinking person. While you are in the active earning years, why not make certain that when you reach their age, one of your worries will not be financial. Better yet, why not make sure that if your earning power should be suddenly terminated, that those dependent on you will not suffer!

The solid common sense of modern life insurance is a subject that cannot be covered adequately in a few words, in fact several volumes would hardly do it justice, but this much can be said and is worthy of attention.

Every possible form of family and personal protection is available today at rates that make it ridiculously easy to acquire. The head of a family should not take on a home and a mortgage, without providing the means to carry the investment to a successful termination in case anything happens to him!

A Home Protection Plan

Life Insurance with a plan behind it fully protects the home investment. Suppose as an example that we take the case of Henry Staudt, who worked



When earning capacity has ceased, its place can be filled by the proceeds of the comprehensive life insurance policy of the present day.

as a mechanic in one of the large automobile factories in Detroit. His earnings, thanks to his skill, put him in the class of the average skilled mechanic. He had been able to start building his own home under the FHA plan, and suddenly commenced to worry about what might occur if his earning capacity were interfered with. What about the balance of the payments that were to clear his home? He well knew that his wife would be unable to meet them. He consulted an insurance expert.

In a very few minutes the broker had the story. He knew what Henry's earning capacity was, and the amount to be met each month. By the next day he laid down a comprehensive insurance plan, that provided the necessary security. It provided as follows—

In the event of Henry's permanent disability, an amount sufficient to carry the payments each month on his house, until it was cleared. Sufficient income was also provided on which to live at least in comfort, and all premiums were waived. In the event of partial disability which would reduce his earning capacity, a lesser amount was paid, and no further premiums required. But in the event of his death a lump sum went to his widow with which to pay off the mortgage in full, and leave a small trust fund for her in the bargain. In the event that he survived for twenty years, and paid his premiums, the entire face value of the policy went to him in a lump sum.

You too can easily make a similar investment to safeguard the security of your home. The low payments on your premiums will never be missed and will always safeguard those who are dependent upon you for shelter.



Acknowledgment

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Aluminum Company of America
American Flange & Mfg. Co.
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Asbestos Cement Association
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Certain-teed Products Corporation
Certified Homes Bureau
Cleveland Steel Products Co.
Columbus Coated Fabrics Corp.
Crane Co.
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National Homes Foundation
National Lumber Mfrs. Assn.
National Mineral Wool Assn.
National Plan Service

Peoples Gas Light & Coke Co.
Perfection Stove Co.
Pittsburgh Plate Glass Co.
Plumbing & Heating Industries Bureau

Red Cedar Shingle Bureau
Rising & Nelson Slate Company
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Standard Sanitary Mfg. Co.
Structural Clay Products Institute

U. S. Savings & Loan League

Weil-McLain Co.
Western Pine Assn.
Westinghouse Elec. & Mfg. Co.
Wood Conversion Co.

Explanation of "Engineered" Homes

(Continued from page 11)

houses—if so, you will find complete working drawings and specifications available at low cost. (This is true of all plans presented in this Design Section.)

The phrase "engineered homes" may be explained as follows. We have already indicated that the 12 houses especially presented in the full-color section were selected by popular choice as being representative of all new homes. These have also been chosen for the excellence of the floor plans and the general designs. We have gone further to help our readers by asking leading manufacturers to 'engineer' their own products into these houses. It is our belief that if a reader can see exactly how the roofing, insulation, or heating plant is specified and installed in these homes, they will possess full knowledge of how similar items of construction and equipment could be worked in any plan of their own choice.

Reversing this statement it is obvious that since any one of these manufacturers can demonstrate that his products are well adapted to any of the 12 houses, products deserve special consideration and are highly dependable for the reader's own use.

Therefore we present with each of these 'engineered' homes, reference to

the advertising pages of such manufacturers, who, in turn, offer a special reader service. After studying these plans you will find a convenient coupon by the use of which the manufacturer will forward to you a full and interesting explanation of the use of his products. This is really an 'extension course' in the careful study of home building which should be undertaken by our readers and which we try to encourage.

See Suggestions on Page 50

Every reader should carefully analyze the important suggestions presented on page 50. We realize that the YEAR BOOK, as the "Standard Guide for Home Builders," contains a wealth of important basic information. At the same time the real function of a *guide* book should be to point the direction for more extended study when a life-time investment is to be made. After all, an investment in a home can and should be sound. Naturally there are many important phases to this investment. These include not only the finance angles but those of structural integrity to the end that maintenance and replacement costs will be held at a minimum. There are also to be considered the dividends of comfort, convenience and pride which may be expected if the investment is made wisely.

A New Home for the Robinson Family

(Continued from page 31)

Robinson house would be free and clear of all mortgage encumbrance. It was also arranged to pay the sum of \$14.50 to the association each month for an accumulation to meet taxes and insurance when they were due. Thus the total monthly payment for the Robinsons amounted to \$50.10 a month, or exactly 10c more than the rent they were paying at the time.

Actual Building a Protected Joy

When all the mortgage arrangements had been made and the contract established with the builder and lumber dealer there commenced the real fun of actually building the home of their dreams.

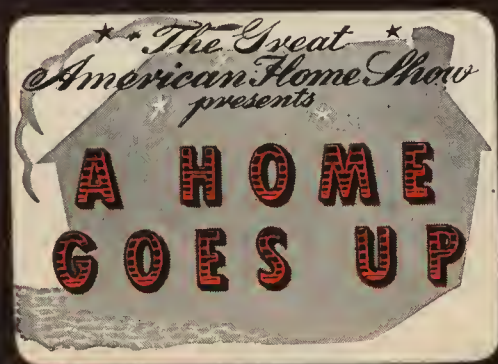
Every minute that could be spared by either of the Robinsons was spent in or about the building. Many times they consulted their copy of SMALL HOMES YEAR BOOK. They learned to appreciate why the roof rafters were so carefully fitted—why the insulation was so carefully placed in walls and floors. They recognized trade names on the window sash and on other materials their friend, the dealer, delivered to the

job. As a matter of fact they were enabled to follow the construction from day to day and to know fairly well that the specifications were being carefully followed.

But even more important to them (and why their's was a *protected* joy) was that a representative of the building and loan association 'policed' the job each time a new payment was due. He carefully inspected progress when the excavation was finished; when the structural frame was up and the roof on; when the rough plumbing was installed; when exterior finishes were applied, etc. throughout every step of the job. The result was that when the Robinsons moved in they were assured of the structural integrity of the 'hidden' parts as well as the finishing operations.

This is Case History Number One—in which the Robinson family shifted from rental to home ownership through the good offices of the building and loan association. Now turn back to page 32 which is Case History Number Two in which another family finds that Uncle Sam (through FHA) becomes the 'policeman' who guards the investment!

CONSTRUCTION



HOW A QUALITY HOME IS BUILT

THERE is an old saying to the effect that you cannot tell a book by its cover, and you can be equally sure that you cannot tell very much about a house from the attractive colors and design that first meet your eye. Some of the most important things about a house are down under the foundations, beneath the floors, hidden in the walls and up above the attic. Among them are the footings that carry the entire weight of the house, the studding that is actually the backbone of the walls, the framing around door and window openings, the joists that support the floors, and the rafters which are the ribs that hold up the roof. Along with these are other and equally essential members, each with a definite duty to perform, and each of which must be properly fitted and fastened to produce a structurally sound building. Your new home, outside and inside, must present a solid front to the assaults of time and weather.

Probably the most sensible and practical way in which to insure the hidden values in construction would be to consult your local progressive lumber dealer, and have him recommend a reliable contractor or builder whom he knows will execute the job in an honest manner. When you seek assistance of this kind, and have a capable builder working at a pre-arranged price {which enables him to purchase good materials and favorably known equipment} you have gone more than half-way toward a satisfactory completion of your home. The actual mechanics of building a house are very interesting to watch, and something that the average person seldom has the opportunity of seeing. So settle yourself comfortably, and see the highlights of such a picture, from the time that ground is broken for the foundations up to the arrival of the furniture. Then discuss these points with your contractor! Additional information on the more important subjects will follow.



HOW A QUALITY HOME IS BUILT



The rafters that support the roof are put in place, and meet the ridge-board with flush and accurate joints. They are spiked to the attic floor joists and plates to make a solid cover.



Sheathing, wood or structural insulating board, is then nailed over the roof rafters.



Damp-proof sheathing in the form of structural insulating board is fitted and nailed to the wall studs, and gives both structural strength and insulation with the one operation.



Wood sheathing may be used, in which case the insulation is at hand to build into the walls, and form a protective barrier against extremes of any temperature that may occur.



The electrician has been busy snaking his cables to the location of fixtures and floor plugs. Much of the comfort derived from his work depends on the location of the outlets.



The heating plant has arrived, and the ducts or pipes are hung or run to their outlets. Grilles or radiators are placed where their heat will be used to the utmost advantage.



Metal flashings are installed over door and window frames. These shed the rain wherever breaks occur in the outer covering of the house. Precautions are taken to see that they are properly placed.



The roofing material arrives and is hoisted up. The roofer goes to work. He is safe and comfortable aloft and his mind is on a tight job to shelter the house below. Notice how secure his footing is.



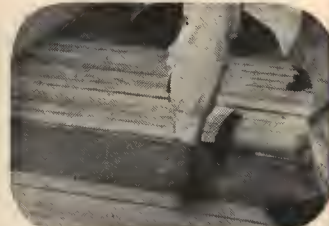
Sash and trim have been stacked out of the weather. A careful mechanic now sets them in the openings left in the walls for them. They also must be flashed.



Lath has been applied to the studs, and the rough coat of plaster is then spread.



The plumber is ready to set fixtures, connect to waste and soil lines and hook up his supplies. He protects the fixtures by covering them with building paper.



Finished flooring is being laid in rooms where the plastering has been finished. Felt or paper has been spread over the rough floor to insulate and make it quiet.

GET THIS
New
BOOKLET
FREE

Valuable INFORMATION FOR PROSPECTIVE HOME BUILDERS

2) $\frac{8}{2} = 4$ $\frac{12}{2} = 6$ $\frac{16}{2} = 8$ $\frac{20}{2} = 10$ $\frac{24}{2} = 12$ $\frac{28}{2} = 14$ $\frac{32}{2} = 16$ $\frac{36}{2} = 18$ $\frac{40}{2} = 20$ $\frac{44}{2} = 22$ $\frac{48}{2} = 24$ $\frac{52}{2} = 26$ $\frac{56}{2} = 28$ $\frac{60}{2} = 30$ $\frac{64}{2} = 32$ $\frac{68}{2} = 34$ $\frac{72}{2} = 36$ $\frac{76}{2} = 38$ $\frac{80}{2} = 40$ $\frac{84}{2} = 42$ $\frac{88}{2} = 44$ $\frac{92}{2} = 46$ $\frac{96}{2} = 48$ $\frac{100}{2} = 50$

If you want structural beauty and durability in your new home . . . build with wood!

If you want flexibility in styling and originality in architecture . . . build with wood!

If you want to substantially cut home construction costs . . . build with wood!

America's oldest homes—fine Colonial homes—were built with wood. Their structural soundness after centuries of use is visible proof that homes built of wood survive with enduring permanence.

This FREE BOOK Tells You

. . . how to build a more beautiful home, a more comfortable home, a more permanent home, a more modern home, a safer home, a less costly home.

Simply fill in and mail coupon for this FREE BOOK (illustrated in color) about the advantages of wood construction—for greater economy and satisfaction in your new home, take this step today.

NATIONAL LUMBER MANUFACTURERS ASSOCIATION

1337 CONNECTICUT AVENUE, N. W.
WASHINGTON, D. C.

National Lumber Manufacturers Assoc., 1337 Connecticut Avenue
Washington, D. C.

Please send me my free copy of:

- ☐ "WE ARE GOING TO BUILD OUR NEW HOME OF WOOD"
☐ "LUMBER LITERATURE" (a catalogue of the booklets available on all kinds and uses of lumber.)

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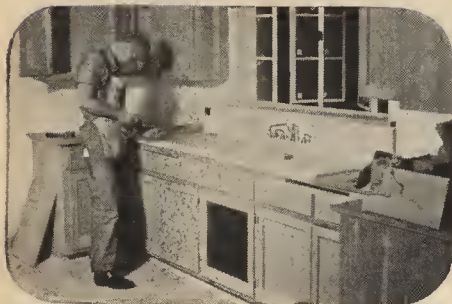
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THIS COUPON

HOW A QUALITY HOME IS BUILT



A skilled workman is putting the finishing touches to interior trim. He sets in doors and cabinet work. The appearance of the interior itself depends largely on this man's ability.



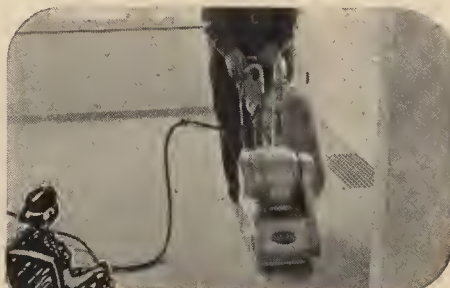
Exterior wall finishes of wood siding, shingles or brick veneer, are selected. You see one of beveled siding that presents a pleasant shadow line and is appropriate for all small houses.



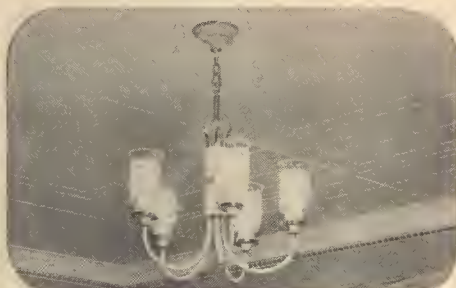
Exterior painting is started at this time. The painter sees that the joints or voids in the siding and trim are caulked or puttied, and that rough spots are properly sanded down.



The interior walls are painted or otherwise decorated, and all woodwork sanded, primed and painted. At this point the selection of color for walls and woodwork must be made.



After the painting has been done, the floors are then scraped and given their final finish.



Lighting fixtures are now installed at the outlets left for them. These should be in proportion to the room and not dominate it by being over-size or too elaborate in ornamentation.



Grading of the ground around the house, planting, and laying of roads and approaches follows next. Deliveries of material and equipment have ceased and a general cleaning up can be accomplished.



The second coat of paint can be applied now without danger of it being marred or scratched. Protective coverings can be removed from fixtures, and water turned on. The windows are now washed.



Shutters and screens that have been placed in the cellar or garage for safe-keeping are cleaned and painted, ready to put in place.



Linoleum is laid with care. Sheets of felt are placed on the floor first.



The owner and contractor make a final checkup on the job. At this stage adjustment may be made to cover small additions.

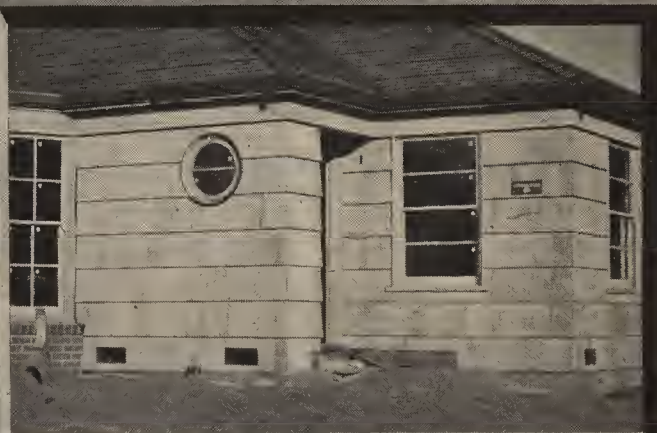


The bride is carried over the threshold. Ancient custom meets modern living as the curtain drops.



YOUR ROOF

Only a few years ago the average homeowner could stand in his attic and see daylight through a thousand small openings. The roof might have been tight against rain but that was about all. Of insulating value there was none, and whatever color value it may have had, was only that which had been acquired by a coat of paint. Even that had to be renewed frequently. Things have changed radically in recent years with regard to roofing. Today you can be satisfied with a cover for your house, or you can secure good color, sturdy materials, insulation and permanent weather protection.



Wood shingles have stood the test of time since Colonial days. The better grades, such as red cedar, offer perfect weathering qualities, beautiful grain and textures, and many prestained colors. Offer a variety of exterior color effect.

Side walls can be covered with wood shingles in many new patterns that add to the distinction and beauty of the house. Double coursing gives depth and strength to the appearance of the walls. Painting is unnecessary with good shingles.



Asphalt strip shingles offer a great advantage in their ease of application, as well as their variety of color and weight. A fraction of the time spent in laying other roofing material completes the strip job. The general effect is substantial.

Asphalt shingles are correct on any roof. Their patterns and colors, and the range in weights available, make proper selection possible for mansion or cottage. Long wear is built into modern asphalt shingles of the better grade.

YOUR ROOF

THERE is a definite roofing material intended for the particular type of house you are about to build. The people who designed it undoubtedly selected one of the available materials best suited to the general architectural scheme, or at least left a choice for you to make along certain lines. For example,—suppose that the exterior of your house has a generally rugged look. You should select a roofing that will present a heavy shadow line by its thickness or method of application, that will have a substantial and strong color, and that will follow out the general sturdy appearance of the rest of the building.

On the other hand, if your house is to have an even and smooth siding finish, or by other means indicates the reverse of ruggedness, the roof should follow out the scheme thus established. Contrast between the roof and the house proper can be either very good or very bad. The best way to avoid a clashing effect is to study the problem carefully. The varieties in texture, color and weight of the roofing materials on the market today, leaves absolutely no excuse for a roof that is out of step with the rest of the house. Combine the type of roof that is indicated by your exterior with the purchase of a reputable product, and you will have a sound roofing investment.

No Hasty Decisions!

Never allow yourself to be rushed into a decision about your roofing material. Remember that once it is on you will have to live with it whether you like it or not, because a roof cannot be changed with the ease with which you might make other structural or decorative adjustments. Ample consideration and care beforehand will prevent either immediate or future dissatisfaction.

The application of a roof is just as important as the material itself. In fact the very best of materials can be prevented from doing their duty, and can have their period of usefulness shortened, unless they are properly laid on a properly prepared surface. Providing you have selected the right kind of contractor any worry on this score will be eliminated, but it might be just as well to insist that the manufacturers' directions be followed to the letter. It will be quite easy for you to find out what they are, and it is not beyond the ability of the average intelligent person to see whether or not they are being carried out.

The manufacturers of good materials are helpful to the prospective home-builder with descriptive literature and general information about their products. The building material dealer is

fully aware of the value of about everything that comes on the market for use in the small house field. You will find it possible to see not only samples but complete roofs at your dealers as well, laid in many patterns, types and colors, and manufactured by the reputable concerns. Do not be misled by what seems like a small economy in the beginning. Insist on well-established products, and remember that your money should not only bring you a roof but one that is backed by a name and a reputation as well.

There is nothing unusual or strange about the owner of a small house insisting on a product with a good name and a good reputation. In fact if you were erecting a large and expensive house nobody would dare to offer you anything else, because you would probably be represented by a capable architect who would not listen to any suggestions about unknown roofing material. The fact that you are making a smaller investment has no bearing whatever on the quality that you should receive for your money. The progressive lumber dealers are catering to the small house field today, and are just as pleased to make three or four substantial sales as one large one.

Avoid Cheap Offerings!

There will always be a few orphans on the market, by which we mean unknown material, or merchandise that has not proved good and which can be had for a price below that of reputable products. Your lumber dealer will seldom offer it to you, and if anybody else should, decline it with thanks. Pay the market price and get your money's worth, and if something should go wrong you know where to go to get satisfactory treatment.

There are many things to learn about the new roofing materials. The prospective home builder should be familiar with the more important of them. If you have decided on wood shingles for your roof, you should see that they are of the variety that are guaranteed to stand up to their job of protecting the house beneath them. If you have decided on composition shingles, investigate the various types that are offered, and select the best that your pocket-book will afford. Where color is a dominant feature of the roof, see if you cannot get exactly the right shade for your house in the shingle itself. But above all else make sure of permanence in the material. The roof is one of the costly construction items in a building, and wear and satisfaction are absolute essentials in the covering. The time and attention you give now to selecting your roofing will be well spent. A roof is something one should decide upon right in the beginning, and then be able to forget for many years.

VISUAL MAGIC OF COLOR

(Continued from page 23)

imagination and the courage to be different. Perhaps they just don't know how!

The business of choosing the main color for the outside of your house is not a matter for special technical training. The most successful solutions are always the result of applying common sense tempered with one's color preferences and good taste.

You don't want the outlines of your house to blend with dark foliage, so you select a light color—otherwise your house may tend to merge with its background. If the looks of your house are to survive in a smoke-laden atmosphere, appropriately deep colors that tend most ably to withstand the ravages of a layer of soot camouflage are more suitable than pastel type colors. Adjacent houses frequently suggest the type of color treatment that should be employed in order to avoid an appearance of too much sameness or clash. Above all, your particular likes and preferences as to color should prove a dominating factor in your final choice.

The special details of almost every house design lend themselves admirably to color style treatment. Such features as shutter mouldings, porch ceilings, window boxes, the under side of eaves, gates, doors and chimney stencils all hold opportunity for individuality and interest in color treatment. It is up to each individual home owner to make the most of his opportunities. In some of the successfully styled house exteriors it will be noticed that vivid flashes of color are used for accents on certain of the special features of the facade.

Now for a few specific examples of color treatment for typical everyday house designs. Colonial homes are usually roofed with grey shingles. The body is customarily of clapboard, shingles or brick, or a combination of all. The most usual treatment is to have the body of the house treated in a single color. White is at present the most popular color, with natural brick, also ivory, light grey and cream paint of secondary importance.

Trim, sash and doors almost always match the body color, while the shutter color is usually a contrasting hue.

In order to style such a house and have it appear distinctly individual, specifications should call for an accent color for shutters on the upper floor, and the application of the body color to the shutters on the lower floor. Although dark green is still the leading color for shutters, blue, yellow, black and brown are gaining ready acceptance.

(Continued on page 89)



Asbestos cement shingles are coming into popularity because of their splendid textures and substantial appearance. They may be applied to the side walls of the house as well as to the roof. They are laid as easily as other shingles.

Slate shingles need little introduction. Lighter commercial weights in this roofing material are readily available today for use in the small house field. Their color is confined to the natural slate, but contrast may be had by selection.

MAKE YOUR DREAM HOME A REALITY with *Carey* PRODUCTS

For family happiness—for a sound investment—build a home of your own—NOW.

Today's home represents better values than ever. In beauty of design . . . in both summer and winter comfort . . . in the use of materials that insure greater permanence, fire safety and lower upkeep . . . in low cost heating . . . in the many modern conveniences that save time, labor and contribute to better living . . . a home built now with CAREY materials offers immeasurably more for your dollars than a home built in any previous period.

See the nearest CAREY Dealer—he will help you solve your building problems.

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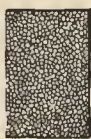


Your home may be built under the liberal F.H.A. insured mortgage plan and paid for monthly. Ask the CAREY Dealer for details. Mail coupon below.

MIAMI BATHROOM CABINETS AND ACCESSORIES



Dress up your bathroom with a more beautiful cabinet ensemble. MIAMI Cabinets are most complete; best values; 140 models.



CAREY CORK INSULATED SHINGLES

The asphalt shingle that gives long wearing roof and roof insulation, both for roof cost only.

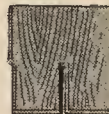


CAREYSTONE SIDING AND SHINGLES

Made of asbestos and cement. Fire resistant; durable as stone. Minimize upkeep expense.

CERAMO ROOFING SHINGLES

(Asbestos-Cement) Beautiful colors—will not fade—they are in the ceramic coating which is fused on at high temperatures. Weather resistant and fireproof.



CAREY ROCK WOOL INSULATION

Available in loose wool, granulated, felted bats and sealed-roll blankets. Reduces room temperatures in summer; cuts fuel consumption in winter; pays for itself. Adds to fire-safety.



If you are interested in building a new home or remodeling your present quarters, you will find information of value in CAREY literature. Ask your CAREY Dealer for these booklets, or mail this coupon today.

Check the items in which you are interested:

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- ☐ Book describing CAREY Products
- ☐ Book describing House Plans
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- ☐ Rock Wool Insulation
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THE PHILIP CAREY COMPANY Dept. R, Lockland, Cincinnati, Ohio

Please send literature checked—also name and address of nearest CAREY Dealer.

NAME

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CITY STATE

DOES INSULATION PAY IN THE SMALL HOME?



		Dec.	Jan.	Feb.	Mar.	Apr.	May	AVER- AGE	8 MONTHS	TOTAL COST FOR YEAR
GALLONS OF OIL USED	Uninsulated House	380	400	400	365	320	185	342	2736	\$191.52
	Insulated House	310	285	330	310	275	160	278	2224	\$155.68
GALLONS OF OIL WASTED		70	115	70	55	45	25	63	504	\$35.84
PERCENTAGE OF OIL WASTED		22.6	40.35	21.2	17.7	16.4	15.6	22.3	22.3	\$35.84
DOLLARS WASTED Oil at 7¢ per gallon		\$4.90	\$8.05	\$4.90	\$3.85	\$3.15	\$1.75	\$4.41	\$35.84	\$35.84

Two houses like this, identical in all but ONE respect. Note (right) the pocket-book importance of that single difference.

PRACTICAL "HOUSEWIVES' TEST" BY MOTHER AND DAUGHTER PROVE MONEY SAVING OF FULL-THICK MINERAL WOOL INSULATION

DURING the winter of 1939-40, Mrs. Harriet Wilson and her daughter, living side by side in apparently identical homes on Long Island decided to find out whether mineral wool actually pays for itself in the same home.

The house Mrs. Wilson owns, however, is *uninsulated*, her daughter's protected by full-thickness Mineral Wool insulation.

Both have the same kind of one-pipe steam-heating system, and are equipped with the same size and type of furnace and oil-burner—automatically operated and controlled by thermostat—and both adjusted by the same service-man. Each house used the same kind of fuel oil, from the same source—at the same cost and the thermostat in each was generally set at the normal 70°F point. However, in the *uninsulated* house resetting of the thermostat to 75° was necessary, in an effort to provide equivalent comfort, some rooms being too chilly (particularly near outside walls

and along floors and stairs) while others were fairly comfortable—depending upon outdoor temperature, direction and velocity of winds, etc.

Throughout the heating season temperatures and relative-humidity indications were noted several times daily and consumption of fuel oil was recorded month by month.

Their final figures showed that, in the *uninsulated* house, fuel-oil wastage averaged more than 22% per month; so that . . . based on the cost of 7¢ per gallon . . . full-thick Mineral Wool gave an average saving of more than \$4.40 per month for the insulated home. This amounts to nearly 15% of the \$30 monthly carrying charges . . . interest, amortization, taxes, water, insurance, etc. Since the actual cost of the insulation represents somewhat less than 90¢ per month, based on the 25-year F.H.A. mortgage plan, it is evident that it actually pays each year *more than one monthly payment on the home*.

The savings, shown in these tests, great as they are, are not as high as would have been registered in some other geographical locations, since Long Island's winter climate is not very severe. Even though the heating seasons on Long Island run for nearly eight months . . . from October until May . . . the winter weather is generally mild; with only a few, short freezing "spells"—the occasional rare below-zero days being more an exception than a rule.

Also it should be kept in mind that the figures do not reflect the added comfort of the insulated house during the other four months of the year, when the thick "blanket" of mineral wool acts to hold out the sun's heat during hot spells, nor do they indicate the all-year-round fire protection which Mineral Wool gives.

The home already standing can be insulated with full-thick mineral wool with the pneumatic process.

The complete story of the economy of Mineral Wool insulation as it applies to the particular section in which you live can be secured by filling out and mailing the coupon at left.

National Mineral Wool Association,
1270 Sixth Ave., New York City

Kindly send complete descriptive literature on a typical 2 story F. H. A. approved home and a typical 1 story home in four different exterior constructions in three widely separated climates. These houses are shown on pages 16, 17, 19 and 21

Name _____

Street Address _____

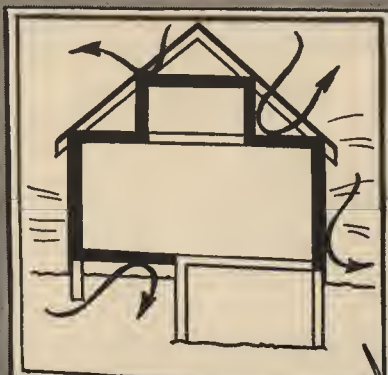
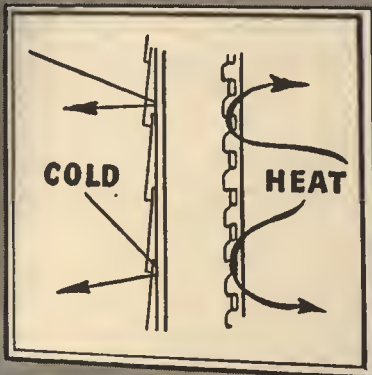
City _____ State _____

- ☐ I am building a house this year.
☐ I am planning to build.
☐ I am interested in modernizing an old house.

←
USE
THIS
COUPON
←

NATIONAL MINERAL WOOL ASSOCIATION
1270 SIXTH AVENUE NEW YORK CITY

INSULATION



ONE of the greatest improvements in modern building practice has been the almost general use of insulation in the small homes as well as in the more elaborate ones. As a result the modest dwelling enjoys the same comfort, economy of heating, and general healthy conditions that formerly seemed the prerogative of the wealthy home only.

Insulation means building into the structure of the house, some form of barrier which will prevent the escape of the heat you have paid for developing, and at the same time to exclude the summer heat that pours down on the building. A thorough and well-planned job of insulating handles both situations without loss of valuable space or the expenditure of a cent throughout the life of the house. In fact, there is nothing in the home that serves you as quietly and effectively, asking for nothing, as does your insulation.

Types of Insulation

There are several types of insulation on the market today which have proved their value. Among them are the rigid board type, the flexible or blanket type, the batt or sectional type, the fill or loose type, and the metallic sheet type. Each of these has its advantages, whether it be because of its physical shape and thickness or because of its very lack of bulk and weight, and each of them should be carefully considered with regard to its application to the particular kind of house that you are building.

The rigid structural insulating board is a large panel made of shredded sugarcane, wood or other vegetable fibre, mixed with a binder and processed into suitably sized panels. These are nailed to either the exterior or interior face

of the house walls, and aside from the insulating value they add considerably to the strength of the house. They can also be used as interior finish as they come in colors and a great variety of textures.

The flexible insulations are really heavy quilts, made of mineral wool, shredded wood fibres or felted animal hair, placed in heavy paper covers and stitched so as to keep the contents properly spaced. As a rule the edges of the covers are flanged so that they may be stapled to the edge of the studs, and they are waterproofed.

The batt type of insulation comes in rectangular sections of a width that permits them to be set between the studs or other structural members with little or no fitting. Like the flexible types they are generally covered with a waterproofed paper, and are made of the same materials.

Fill insulations cover the field of bulk materials, such as wool made of mineral or vegetable substances, shredded fibrous material, pellets, or grains of various size. These fills can be packed, poured or blown into place.

The metallic sheet, or sheet steel type of insulation has some marked advantages to its credit. It does not rely on a highly finished surface to reflect radiated heat; in fact, it is finished in a smooth, dull surface which has an effective reflectivity of ninety-five per cent. The molecular construction of the surface does the job, not a high polish. Installation is extremely simple, and the lack of any considerable weight



or bulk in the material makes it ideal for the small house.

The question of insulating goes beyond the walls and roof of a house. Much of the loss of heat can be attributed to the openings in a house that are made by doors and windows. A

It Costs Less to Live in "COMFORT STREET"

made warmer in winter,
cooler in summer with

KIMSUL
INSULATION
REG. U. S. & CAN. PAT. OFF.



ON "COMFORT STREET". Homes in the 300-home Glenhurst Subdivision, St. Clair Shores, Michigan, are KIMSUL-insulated. Writes the builder, J. T. Davidson of Detroit: "...During my twenty years of building experience I have used many different kinds of insulation and am thoroughly convinced KIMSUL is the best."

The thrifty way to lasting comfort . . . KIMSUL saves now—saves year after year

"Comfort Street" is any street where homes are insulated with KIMSUL*. It's a pleasant street to live on and *save on!* The material cost of KIMSUL is low. Also, installation cost is low. KIMSUL is one of the easiest of all insulations to install correctly.

Because of the heat-stopping efficiency of KIMSUL, its cost is usually soon repaid in fuel savings. The added comfort generally costs nothing over the years, and fuel savings continue year after year to "pay interest" on your original small KIMSUL investment.

Produced by the magic of modern chemistry, KIMSUL is one of the safest, and most efficient insulating materials known. KIMSUL is highly resistant to moisture, is non-burning, relieves you of insulation worry. Rows of strong stitching prevent KIMSUL from sagging, settling, or pulling away from wall.

Learn about low-priced KIMSUL today! Millions of square feet in use. Thicknesses and sizes for every job. Your home, too, can be on "Comfort Street". Mail coupon today.

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Please send free illustrated book, "The Way to Comfort Street".



Name _____

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INSULATION

great part of this can be stopped by the use of properly constructed windows, storm-sash and weatherstripping. Modern design has in a great many cases incorporated all of these necessities in the sash itself, by offering built-in weatherstripping, double glazing, and solid construction of the entire window unit. The door problem is best solved by a substantial job of metal weatherstripping. Clever design by the manufacturers has worked out all the old troubles, and they function flawlessly.

A description of the various kinds of insulation and their physical appearance and form, and the manner in which they should be used, does not quite complete the picture. There are other advantages to be had from insulating materials other than their ability to save heating energy.

Acoustic Values Also!

Suppose that we consider their acoustic properties. Are you aware that a house whose walls are insulated becomes a quiet and peaceful one, and that no matter how the wind may blow outdoors, you have a feeling of security from the blast? Do you know that sound that originates in a house and is generally carried from floor to floor in the hollow walls, is deadened when they are filled or covered with insulating material? And, furthermore, are you aware of the fact that fire is almost completely stopped in its tracks, and is unable to make any great headway through the walls or under the floors that are well insulated? If you have ever had the opportunity to see a house that was gutted by fire, and then observe what happened in one that was

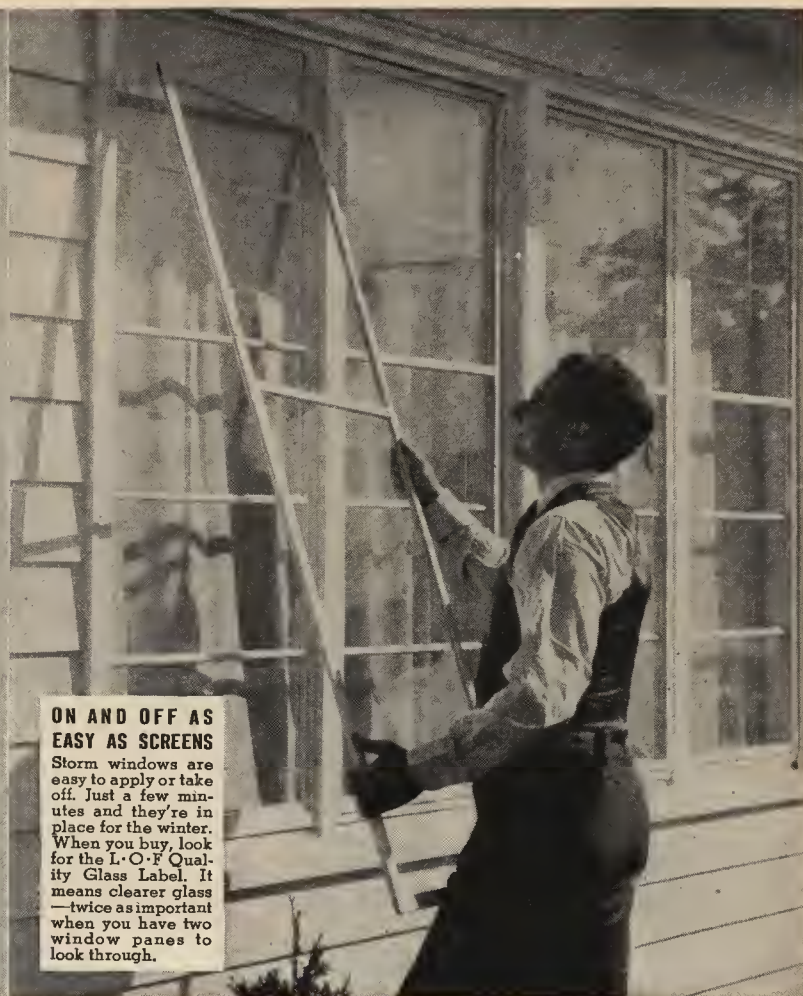
(Continued on page 52)



Today the value of awnings in keeping homes comfortable has become recognized. The metal one illustrated here delivers a new degree of shade efficiency and cool comfort with the added advantages of much needed ventilation, visibility and light control.

*How to save
up to 1/3*

ON
HOME
HEATING
COSTS



**ON AND OFF AS
EASY AS SCREENS**

Storm windows are easy to apply or take off. Just a few minutes and they're in place for the winter. When you buy, look for the L·O·F Quality Glass Label. It means clearer glass—twice as important when you have two window panes to look through.

Window conditioning keeps cold out . . . keeps heat in

Here's one way to cut winter fuel bills and have the added advantage of a more comfortable home. Just "window condition" your house with storm windows, add attic (or ceiling) insulation, and you'll reduce costs by as much as one-third.

You can reduce drafts and banish steamed up windows when you install storm windows. They save you trouble, too. You don't have to force your heating system on cold windy days.

There's less firing to do, and you save money, time and effort.

See your lumber dealer now and inquire about window conditioning and attic insulation. They pay for themselves in a few seasons. After that the savings give you extra money for other home improvements. The dealer who displays the L·O·F Quality Glass Sign will give you estimates of costs without any obligation. See him now.

LIBBEY · OWENS · FORD
QUALITY GLASS



Go to the dealer who displays this trademark. He will give you complete window conditioning information and estimates

**MAIL THIS COUPON
FOR FREE WINDOW CONDITIONING FACTS**

LIBBEY-OWENS-FORD GLASS COMPANY
DEPT. SHY-341, TOLEDO, OHIO

Please send me your free illustrated book, "Cut Your Fuel Bill."

Name

Address

City State

Where to Go....

How to Get **MORE** Information on **BUILDING** Your **HOME**

A veritable wealth of additional information on small homes is immediately available to you! Your purchase of this YEAR BOOK is evidence of your sincere interest in this fascinating business of home building. You should want an extension course of study supplementing the basic information within the limits of these covers. The Home Building Industry is working with the **SMALL HOMES YEAR BOOK** to give

you all the information you need. For example, the associations and manufacturers offer helpful literature—even design suggestions and construction details as they apply to the specific “Engineered” Homes in this edition. The lumber and building material dealers are today more than ever before ready to assist you with their specialized knowledge of local conditions and local problems—even to mortgage financing.

WITHIN the last few years no industry has advanced more rapidly than the *small homes* industry. The real accomplishment is “engineered” specifications of stock materials and equipment rather than the old “cut, fit and try” method of home building. A practical demonstration is found in connection with the “engineered” homes (see the color pages 19 to 26). Many leading manufacturers are cooperating in this issue of the **SMALL HOMES YEAR BOOK** by offering to “engineer” their respective products into these “Engineered” homes. Such coordinated activity of the homebuilding industry through the **YEAR BOOK** makes possible a *better* home for less money!

If you find any of these 12 “engineered” homes something like the one you want to build—then you can learn exactly how these various products are best adapted to *your* plan by (a) the use of manufacturers’ coupons located on the pages indicated in the next two columns or (b) filling in (on the coupon at the bottom of *this* page) the numbers of the “Engineered” homes (shown on color pages 19 to 26) on which you are interested in receiving information.

FOR FURTHER STUDY: Every manufacturer is cooperating by offering additional practical help to the readers of **SMALL HOMES YEAR BOOK**. Review the following outline—then make use of the coupons on the specific pages indicated.

STRUCTURAL PRODUCTS FOR BEAUTY AND DURABILITY—There are helpful booklets offered on pages 41, 43, 53, 58, 61, 64 and 65.

INSULATION—Whether you want structural insulation or wall-thick type you will be interested in securing the additional information offered on pages 12, 38, 45, 46, 48, 49 and 52.

WINDOWS AND SCREENS—The trend to more light and airiness in the modern home more than ever emphasizes the importance of windows. See inside front cover and pages 12, 52, 55, 56, 57 and 65.

HARDWARE—Make your hardware accent the architectural style of your new home. See page 59.

WOODWORK—You can have good architectural woodwork both inside and outside. Use the coupon on page 61.

FIREPLACES—Naturally, you will want a fireplace. So as to build it most efficiently, ask for the booklet offered on page 63.

PROTECTION—There are certain materials and services which offer the greatest protection for your home. Why not ask for the advice offered on pages 3, 64 and 65.

HEATING—Today’s modern equipment obsoletes the old fashioned furnaces and boilers in both efficiency and economy. The new units take up much less space and offer automatic chore-proof convenience. Get the full information offered on pages 68, 70, 71, 72 and 79.

KITCHENS AND LAUNDRIES—The kitchen is today’s Number One Room according to most housewives so take advantage of the helpful

assistance offered by obtaining further literature as described on pages 12, 65, 74, 79 and the inside back cover.

BATHROOMS—The selection of your bathroom fixtures and medicine cabinets are most important as these are life-time investments. Use the coupons on pages 12, 65, 79 and 80.

FURNISHINGS—Ask for the booklet offered on page 88. Probably you will use Venetian blinds. See page 84. Note also the helpful catalog for use in selecting your door chimes on page 90.

DECORATION—Color can do wonders both inside and outside. Read carefully the article on page 23 and continued on pages 44, 88 and 90. Note the amazing color services offered on pages 89 and 90. Also see pages 10 and 90 for carrying out these colors in quality paints and varnishes.

HOME LIBRARY—Special attention is called to the “Home Owner’s Library” on page 98. Prices are given and a convenient order coupon will be found at the bottom of the page. **N.B.** Many dealers and building and loan associations are starting a local Home Owner’s Library where customers may come down and review books on all phases of the modern small home—also remodeling, furnishing and decoration, landscaping and gardening.

COMPLETE WORKING DRAWINGS (Blueprints) AND SPECIFICATIONS—In line with our policy of practical help to our readers, all the designs in this edition now have complete working drawings (blueprints) and specifications. Most of these are available through the progressive lumber and building material dealer in your community. Attention is called to coupons on pages 17 and 23, which will be of special interest.

SMALL HOMES YEAR BOOK, 572 MADISON AVENUE, NEW YORK, N. Y.

I am a Building Material Dealer ☐, Developer-BUILDER ☐, Architect ☐, Mortgage Lending Company ☐, Utility Company Official ☐.

☐ I am enclosing \$1 for “Small Homes Specifiers Annual”—a data book and reference manual of approximately 500 pages of technical and working information on all phases of the small home including “Engineered” homes.

☐ Send me complete catalog of Home Owner’s Library (free)—(a bibliography of publications devoted to the small home.)

Special to Lumber and Building Material Dealers

Would you like this beautiful **SMALL HOMES YEAR BOOK** as your own House Organ?

☐ Please send me prices and complete details of Exclusive Franchise for imprinted copies.

I intend to build my own home:

☐ I have studied the 12 “engineered” Homes (shown in color). Please send me (without obligation) the practical construction advice and design suggestions which have been especially prepared for Designs Number

SPECIAL OFFER

☐ I am enclosing \$1.00 for the “Complete Model Home Design Kit” and advance copies of both the *Planning Edition* and the *1942 Show Edition* of **SMALL HOMES YEAR BOOK** (mailed postpaid two weeks prior to newsstand sale date). The Kit is fun—and of tremendous practical value. You’ll like this easy way of making up a model of your dream home!

Name

Street

City State.....



Structural Insulating Board is cut and worked as easily as wood. Note the solid bond it makes between frame members of the wall, and how neatly it spans the studding.



Flexible Insulation can cover large areas without joints. Note how completely it covers the space between studs, and how easily it can be tucked into corners.



Fill Insulation completely covers the space between joists under floors. Where it is used in walls it is poured or blown into holes left for that purpose. It is used where other types cannot be installed because of structural difficulties.



Batt Insulation is made to completely fill standard spacing in studs and joists. The rectangular sections can be cut in either direction to fill out unusual dimensions or spaces.



Sheet steel insulation is naturally fireproof and vermin proof. It takes up no space and can be effectively installed under floors and in walls. It has far greater strength than foil insulation.



It is now possible to install your storm sash from inside the house. Pre-fitted double sash is slipped in place in the fall, and screens in the same sized frames replace them quickly in summer.



**Cleaner, Warmer,
Drier . . . Because
it's Protected with
SISALKRAFT
The One BEST Building Paper**



SISALKRAFT under floors and in the walls of this home costs only \$15.00 — only a few dollars more than light, flimsy building paper!

Here's What It Gives You:

Tough, waterproof SISALKRAFT seals the walls and floors of your new home against the passage of moisture, drafts and dust — for the life of the building. It assures greater comfort—lower upkeep, a building that stays "younger" longer.

There is no other building paper like SISALKRAFT — reenforced with miles of tough sisal fibres — sealed with special asphalt — covered with clean, strong kraft paper.

PAPER IS Important!

Good building paper costs less and does more than anything else that goes into a new home. And remember—it is put in but ONCE, when the house is built. Building paper that fails, can never be replaced. When the difference in cost is so small—can you afford to take a chance with anything but the BEST building paper? Ask that your builder use SISALKRAFT! He knows its extra quality.

The SISALKRAFT Co.
205SM W. Wacker Dr.
Chicago, Illinois

**SEND FOR
SAMPLES**
and interesting
literature.
FREE . . . mail
the coupon.

The SISALKRAFT Co.
205SM W. Wacker Drive, Chicago, Ill.
Send me, without obligation, an actual sample of SISALKRAFT, and building literature.

Name.....

Address.....

City.....State.....

INSULATION

(Continued from page 48)

insulated, you know that the insulated house held the fort against the flames until the arrival of the fire apparatus.

These are some additional points to be considered when you are trying to arrive at the answer about insulation. Give them your careful consideration as well as the following final word.

The difference between an insulated home and an uninsulated one is exactly the difference between an economical and an extravagant home. The fuel bill makes up the difference. Figures have been proved that show as high as thirty percent can be saved in the cost of heating a house if it is properly insulated. A bit of elementary arithmetic will show that the small initial cost of insulation is not only an investment, but that it pays off its principal in a few years and thereafter pays large dividends on your investment.



Good quality sheathing can be used as continuous flashing around window and door openings.

Building paper is a semi-insulator and acts as a vapor barrier where wood sheathing is used. A copper coated building paper can be used around windows and doors to keep out drafts.

"Window conditioning" is today the desire of every home. This is accomplished by double-glazing, or storm sash and weatherstripping. A new permanent weatherstripping product is installed or removed as the seasons dictate. It takes only a few seconds to change from summer comfort to winter protection, by lifting out the screen and slipping in the glass.

Today the value of awnings in keeping the house comfortable has become recognized. Canvas awnings or the new type metal illustrated on page 48 are suitable for the small home. The metal one has the advantages of light, visibility and ventilation control. Also there is a new type awning adapted as ideal for porch enclosures which is virtually a combination of an awning and a Venetian blind. (See picture on p. 84.)

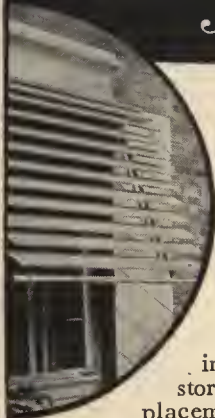
**SOLVE THE
Screen
STORM WINDOW,
WEATHERSTRIPPING AND
Awning
PROBLEM WITH**

RUSCO
ALL-METAL TRIPLE-SERVICE
WINDOWS and AWNINGS

RUSCO All-Metal Windows can be changed from SCREEN to STORM WINDOW in 30 seconds! You wash them and change them, all from the inside. Save up to 30% in fuel. Neat and perfect fitting. Eliminate costly seasonal handling and repair. For OLD and NEW Homes—to fit any style double-hung or casement window. Sturdy construction of ARMCO Ingot Iron; bronze screen; L-O-F Glass—assuring lifetime service.



RUSCO VENETIAN
ALL-METAL
Awnings



First cost is last cost with permanently installed RUSCO All-Metal Awnings.

Perfect inside control of shade, light and ventilation. Smart appearance with all types of architecture. Eliminates costly removal,

storage and frequent replacement. Also made of sturdy ARMCO Ingot Iron for long service. Close-fitting Jalousie type (with screens and glass) for Porch Enclosure.

MAIL THE COUPON TODAY!

Send Me Illustrated Literature and full details about
RUSCO All-Metal Windows ☐
RUSCO All-Metal Venetian Awnings ☐

Name.....

Address.....

City.....State.....

As offered in 1941 Small Homes Year Book

THE F. C. RUSSELL CO.
6535 Euclid Avenue • Cleveland, Ohio

HOW TO ASSURE LASTING BEAUTY AND TRUE ECONOMY IN YOUR NEW HOME!

Building that home of your dreams with Redwood will help you make sure it's a sound and lasting investment. Redwood offers the small-home builder extra value for his money—in pride, in durability, in low up-keep.

Architects recommend Redwood especially for its beauty in exterior side walls and interior paneling, and its long life for underpinning. Contractors like Redwood because of its easy workability, paintability and "stay put" qualities, for Redwood is practically free from knots and pitch pockets . . . also highly resistant to weather, decay, termites, twisting, shrinkage. And home owners choose Redwood for its mellow "sunshine" color, its high insulating value (8 times that of non-cellular material) for its low repaint costs (saving up to 40%) low repair costs, and high resale value.

Why be satisfied with less than the best? It pays to build of Redwood even if it costs a little more at the start, because it offers real economies in the long run.

Send coupon below for literature. California Redwood Assn., 405 Montgomery St., San Francisco; offices also in Los Angeles and New York City.

**California
Redwood
Association**

MEMBER DURABLE WOODS INSTITUTE

When Architects Build for Themselves!

A recent survey of several hundred architects shows that one in every four used Redwood as an important material in his own home. The fact that so many architects—authorities on all materials—prefer Redwood is another proof of its value for your home.

Check This List

of the 12 vital qualities to look for in building materials! Few products can rate high in all these qualities. But Redwood is rated at or near the top in every one by prominent testing laboratories, architects and builders!

1. BEAUTY
2. UTILITY
3. LONG LIFE
4. WORKABILITY
5. PAINTABILITY
6. ECONOMY IN USE
7. GOOD LOAN VALUE
8. LOW REPAIR COSTS
9. HIGH RESALE VALUE
10. "STAY PUT" QUALITIES
11. HIGH INSULATION VALUE
12. SUITABILITY TO ALL HOME STYLES

Prize Winning Redwood home by John Ekin Dinwiddie, Arch.



REDWOOD LEADS IN SMALL HOME PRIZE CONTESTS!

Redwood homes have won many prizes during recent years in most of the national small home contests. Three Redwood prize winners in current contests are pictured here. 50,000 other Redwood homes were built last year winning for their owners daily prizes in comfort and livability.

Prize Winning Redwood home by James Anderson, Arch.



Prize Winning Redwood home by Gardner Dailey, Arch.



HOW TO STYLE YOUR HOME!—FREE

Send for 24-page book, "Styling Your Home", showing 40 charming exteriors in the Redwood mode covering various architectural styles and price ranges.

SEND COUPON BELOW!

Please send "Styling Your Home":

Name _____

Address _____

City _____

Also send information on _____

SHYB

WINDOWS

THE first thing you do in the morning is look out of the window. The last thing you do at night is open the windows. Much of your daytime is spent looking through them, but it is doubtful if you have ever looked at them. When you are thinking of building a new house it is time to start; and let the "looks" be long and careful!

Authorities on building have said that every new house is inclined to run over the original amount that the owner expected to pay for it, and that "shaving" was generally resorted to in an effort to bring it down to the estimated cost. Their next observation was to the effect that this "shaving" should be done on things that were not structural, and could be easily replaced, or done over in later years at little expense. Windows are not easily or cheaply replaced and are expected to

sound *life-time* investment and not a series of heat-losses and repair bills!

Windows α Life-time Investment

What is meant by life-time windows is told in a few words. If they are wood, the stock from which they are made is seasoned and selected for window construction. The mitred joints are true and tight, and designed to withstand strain and stress without opening crevices. The glass has been *bedded* in putty, not merely set in the sash with a bevel of putty over it. The number of lights or panes is proportionately correct. The surface of the wood has been sanded, and is ready to take paint properly and lastingly. The window has "*Character*."

If the windows are metal, they are

After settling the question of quality, you must consider the type of window that will be most becoming to your house, and which will present the maximum of satisfaction from the point of every-day use. Your choice rests between double-hung, casement and sliding windows, or in a selection of logical combinations (if the design of the house so indicates).

Double-hung windows are those which slide up and down in their frames. Casements are those that are hinged at the sides like a door, and swing out from the face of the house. Sliding windows glide on tracks or runners, and open by sliding from side to side of the



DOUBLE HUNG windows in the pleasing color or natural aluminum require no painting because rusting is impossible. The narrow rails and muntins leave greater light transmission area.

stay in their walls and function properly during the life of the building. Any cutting of cost that affects windows will be regretted!

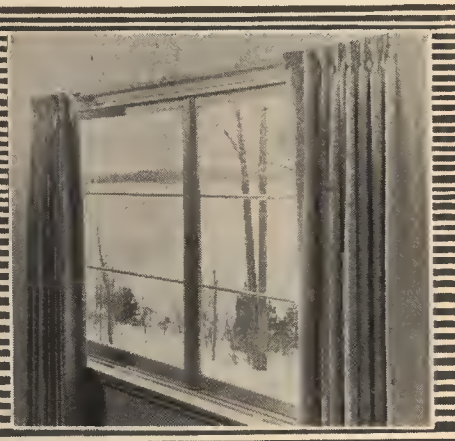
The windows should be an architectural and practical feature of the house. They should be a studied comfort rather than a haphazard arrangement arrived at through poor selection or bad advice. This point is stressed because a window is a complicated assembly into which a great amount of study and engineering has been put by the large manufacturers. Thus the product that reaches you can be a



CASEMENT windows are interesting features in any house. These strong steel assemblies are perfectly fitted and equipped to furnish endurance and ease of operation and for cleaning.

made of processed steel, aluminum or other alloys that have proved their adaptability to the correct manufacture and operation of a high-class window. The members of the assembly have been precision-cut and fitted by machinery on which a fortune has been spent. Small things such as hinge-pins are over-size, and larger than the duty requires. The good window has "*Quality*" inbuilt!

Compare in your mind what you can expect in years to come from windows such as the above, as against cheap sash made of crude second-rate lumber, or metal sash slammed out of a press, and there will not be much doubt about the decision you will make.



SLIDING windows are ultra-modern and smart. The beautifully done wood-working blends with fine interior cabinet-work and trim. No better type is available for the well-designed home.

frame. There are also numerous treatments of these three types, in double and triple grouping, corner effects and bays, as well as the large picture-windows which are coming into such popularity everywhere today.

When Choosing Windows

Your choice need not be hard to make if you will take the trouble to study the elevations of your house, and look around you! There are windows of every conceivable type and material, size and shape already installed in homes about you. Probably you have already noticed some that looked so well suited to the house, and others that even your layman's eye told you were wrong. You have examples of good and bad taste all around. Benefit by it; and before you make the final



BAY windows lend themselves to a variety of treatment. Here a miniature conservatory takes advantage of the sunlight, to fill a living-room with the color and cheer of potted plants.

CORNER windows have become increasingly popular since they serve the dual purpose of cross-ventilation and conserve the wall-space generally at a premium in today's small home.

PICTURE windows do as much to decorate a room as a fine painting (if the view is good). Clear plate glass, unbroken by muntins or rails assures perfect vision, bringing the outdoors in.

decision, sit down with your contractor or local progressive lumber dealer and discuss it thoroughly. Combine their practical experience with your own ideas and you will arrive at a sound conclusion and a good selection.

There is a little more to say about windows. It may be that your home is of the design generally referred to as "modern," which means that it departs from the conventional peaked roof and the other features we are all so familiar

with. If this is the case, you have a splendid opportunity of doing the unusual with your windows. In this type of house corner windows are appropriate, and afford very great wall space in the rooms. Picture windows are featured in both living and dining rooms, and in fact any of the old rules that called for a balanced effect of the windows have been discarded.

Have in mind the refinements that are offered in the better grade windows

today, such as built-in weatherstripping, double glazing, and the like. See what the manufacturers of the "package windows" have to offer in the line of units ready to be set in the walls without fitting or cutting. Check the market thoroughly and get your money's worth, and permanent satisfaction.

Window hardware is probably as important as the windows themselves, if for no other reason than this;—that no matter how fine a piece of work the

NEW AND BETTER WINDOWS THAT SAVE MONEY

**NO OTHER WINDOW OFFERS
ALL THESE ADVANTAGES!**



Think of having the *double window beauty* pictured above and below, plus the *modern window conveniences* sketched at the right—features never before available at low cost.

Now you can be *certain in advance* that your windows are of high quality, are properly fitted, and are correctly installed. The new Fenestra Package Window comprises a high

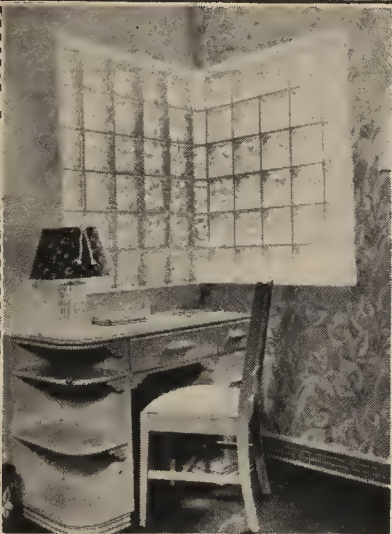
grade Steel Casement, Bonderized for rust prevention; Glass and Glazing; Casing and Outside Trim of "everlasting" Redwood; Bronze-Finish Hardware—all accurately assembled, delivered complete. Your builder installs it *right*, in a jiffy, using hammer and nails only... You save 3 ways: in first cost, in installation cost, in upkeep cost. Get the facts, judge for yourself. Mail the coupon.



Fenestra
PACKAGE WINDOW

Detroit Steel Products Company
Dept. SH-3
2271 East Grand Blvd., Detroit, Mich.
Please send me the **FREE** Fenestra
Package Window Catalog.
My Builder's Name is _____
Name _____
Address _____
City _____ State _____

WINDOWS



GLASS BLOCK: Glass block is coming into increasing use and popularity in residential building. Here is one way—used as a window.

sash and frame may be, if the hardware is below par, the operation of the window can never be anything but a nuisance. The hardware has two very vital functions to perform. One is to insure easy and positive control of the sash, and the other to present weather and

wear-resisting qualities that will enable it to do so for the life of the building. Both of these features and more, are combined in the best window hardware today. Suppose we review some of these developments.

Almost everyone is familiar with the twice-a-year screen and storm-sash struggle, and although they may have been numbered so that the proper sash for each window could be found without a lot of fitting, it was nevertheless a job that the householder never looked forward to, and certainly one that no woman should be expected to attempt. The struggle has been taken out of screening and storm-sash fitting now by clever hardware that only requires a push to snap the frames into place. They come out with equal ease.

The old method of adjusting the opening in casement windows by means of a rod which was often difficult to make secure at a given point has been replaced with comfortably handled angle-drive operators and half-surface operators, that enable either a full opening or a mere crack, and which



GEARED window operators prevent rattling, and do away with pushing and pulling of the sash. The top-closer insures a tightly set sash.

keep the sash in the position desired without change or rattle.

Spring balances that take the place of weights, cords and pulleys now provide a very modern touch to window operation. These are simply long springs whose tension provides the energy formerly given by weights. A no-draft feature is incorporated in the assembly. Just another example of the



DEFENSE COMES FIRST

To meet the needs of the National Defense Program, plus the normal demands of peace, a vast expansion of our already greatly increased production capacity is being speeded. When the emergency is past, there will be more Aluminum available than ever before.

Meanwhile, if you can't get **all** the Aluminum you want **when** you want it, remember Aluminum is helping you by helping to meet the National emergency. Aluminum Company of America, 1957 Gulf Building, Pittsburgh, Pennsylvania.

This enthusiasm is catching—

See Aluminum Windows in a home, and you'll want them in yours. They're so good looking. And the ease with which they open and close, the greater glass area they provide, will have you telling your builder, "We must have Aluminum Windows!"

You're making a good investment for the future, too. With Aluminum Windows, there's no rusting or rotting to require expensive replacements of parts. No swelling or warping to cause sticking. No shrinking to make them rattle. They're permanently weather-tight. They never need painting.

Aluminum Windows are made by various manufacturers from extruded Alcoa Aluminum shapes which we supply to them. You can get prices and complete data from these manufacturers, who are listed in the book, "Windows of Alcoa Aluminum." For a copy, write ALUMINUM COMPANY OF AMERICA, 1957 Gulf Building, Pittsburgh, Pennsylvania.

ALUMINUM WINDOWS

MADE OF ALCOA ALUMINUM



WINDOW BEAUTY IN YOUR NEW HOME



The beauty of your walls, the arrangement of your furniture, the comfort, the livability, the enjoyment of your home—all depend on the right windows. How important, then, to buy GOOD WINDOWS—beautifully designed to harmonize with the architecture of your home, precision-fitted to keep out drafts and save on fuel bills—year after year. Andersen Complete Window Units are used and recommended by architects and contractors everywhere. They are factory-fitted, precision-built, like a fine automobile. Enjoy the beauty of design and depth of shadow line of these fine wood windows.

COMPLETE PORTFOLIO OF WINDOW BEAUTY IDEAS

PLEASE CHECK: I am interested ☐
Andersen Corp. in home number ☐
Dept. SH-41, Bayport, Minn.

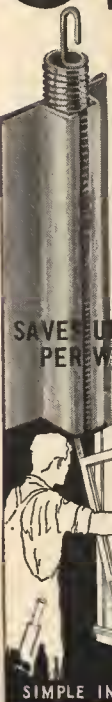
Send me your Portfolio of Window Beauty Ideas. I understand there is no charge or obligation.

Name

Address

City State

NEW SASH BALANCE and WEATHERSTRIP COMBINED



Eliminate pulleys, weights, and cords that break, with this indestructible spring balance which weatherstrips the sash and prevents rattling. Saves price of costly box frames, adds more glass area and provides efficient weatherstripped control.

MASTER Patented No-Draft Sash Balance, proven in many thousands of installations is the modern way to hang windows. Simple installation (just two grooves in each sash), accurate control, fits any size window. Re-equips old windows like new.

Save your money HERE in new building or remodeling. Send coupon for complete information—today.

SAVE UP TO \$1.00
PER WINDOW

- (A) Eliminates broken cords, rusty pulleys—expensive weights.
- (B) Eliminates rattling windows—weatherstrips each sash.
- (C) Easy sash control and adjustment for any size window.

MAIL
TODAY

Master Metal Strip Service Co.
1726 N. Kilbourn Ave., Chicago, Ill.

Gentlemen:

I am interested in your new Sash Balance. Please send me complete information.

NAME

ADDRESS

TOWN

WINDOWS

compactness and utility cropping up everywhere in the building field.

Casement windows used to present a real problem when it became time to think of storm-sash, but the hardware now on the market makes them as easy to protect as double hung windows. Any hardware dealer can show you the fittings and explain installation.

Like everything else, as soon as a good design or innovation in window



GLADYS SWARTHOUT registers astonishment at the ease with which a horizontally gliding sash can be operated. Cleaning is also easy.

hardware shows itself on the market, it is promptly copied and imitated, but invariably in cheaper and inferior quality which is not always easy to detect. A good way to avoid it is to familiarize yourself with the names and the trade marks of the reputable manufacturers and buy their wares, not anything that has the same general appearance.



OPERATORS that will hold the sash in the position desired (and that do away with the necessity of touching the sash) belong over the sink.

"JUST THINK, WE'LL HAVE MODERN
OUTSWUNG CASEMENT WINDOWS WITH
GENUINE WIN-DOR HARDWARE..."



The most convenient Easy-operating, completely weatherstripped wood casements that are opened and closed by simply turning a handle (like your automobile windows) . . . windows that never stick, that eliminate stretching and lifting over kitchen sinks or in hard-to-reach places.

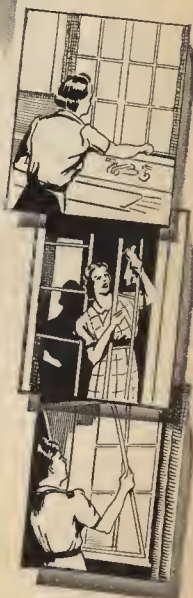
Cleaned from the inside They open away from the frame (with Win-Dor extension hinges) which permit both sides of these windows to be washed from the inside . . . no ladders, no balancing on window sills.

Do not interfere with drapes These casements open, close and lock without interference with drapes, shades or blinds in any position.

Automatic locking Automatically lock in any position. Cannot bang shut or rattle. Permit maximum ventilation without danger of outside intrusion.

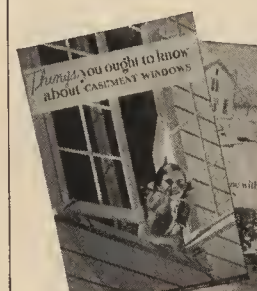
Inside Screens and Storm Sash Screens and storm sash go on inside, stay clean, are easy to put on or take off. Windows operate through them.

Weathertight Scientifically designed so that the harder the wind blows, the tighter they seal.



NOW COST NO MORE than any other good weatherstripped window, regardless of type Every home can now afford these finest windows that give double ventilation in Summer and are warmer in Winter, these more beautiful windows heretofore available only for expensive homes.

We can't tell you here all the advantages of Win-Dor equipped casement windows, so we have prepared two illustrated booklets which every home owner should have. We will gladly send you one or both of them if you will check the coupon below. Complete information is also available about casement windows for any of the house plans in this book.



The Casement Hardware Co.
408 J. N. Wood Street, Chicago, Illinois

Gentlemen:

Please send me information as checked below:

- ☐ For New Building
- ☐ For Modernizing

I am interested in House Plan No.

Name

Address

Town State



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helps make your home-building
"dreams" come true!

all the information you need in planning for

- ✓ fire safety
- ✓ permanence
- ✓ long-run economy
- ✓ beauty

Shows you, in words and pictures, how to get enduring satisfaction in the home you build. Offered free to people planning to build by makers of Milcor Fireproof Steel Building Products. Although its value is about one dollar, it's worth many, many times that to you — in helping you get the most for your investment.

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Milcor makes the most complete, accepted line of fireproof construction products in the industry. So what Milcor tells you is sound advice — the result of many years of experience. You learn about Milcor wall and ceiling construction . . . door and window casing . . . heating equipment . . . rain carrying equipment . . . interior metal trim . . . basement windows . . . package receivers . . . roof trimmings. You see how important they are in a home that you can be proud of—one you can live in happily . . . one that maintains a high re-sale value.

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Know that the materials going into your house are the right ones—measured by the standards of fire safety, permanence, long-run economy, beauty. Let this authoritative Milcor book be your guide. Send for it today. F-196

Tear off and mail today!

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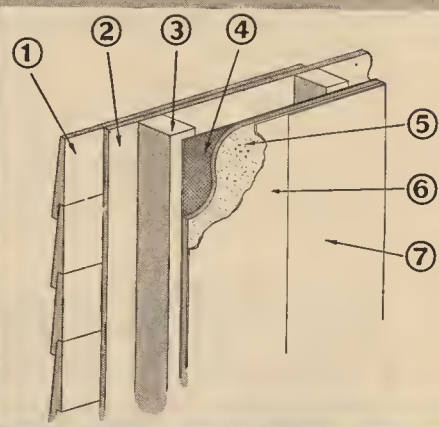
I am planning to build.
Please send me the free
Milcor Building Guide.



Name.....
Address.....
City.....State.....

★ **MILCOR** ★

WALLS



1. Exterior of siding, shingle, brick or stucco.
2. Structural insulating board or wood sheathing.
3. Two-by-four studs of wall framing.
4. Metal lath or plaster insulating lath.
5. Rough plaster coat.
6. Finished plaster coat.
7. Wallpaper or paint.

NOTHING very helpful can be told about the walls of a house by a glance or even by an examination of either the exterior or the interior surfaces. Both of these have been decorated or treated so as to be pleasing to the eye. The real value from the construction standpoint has been built into the wall and is out of sight.

The cross-section above shows in detail what you will find between the outside covering of the house, and the wallpaper or paint on the finished wall inside.

1. The exterior may be either brick, wood siding, shingle, composition board or shingle, stucco, stone, or any other material that is weather resisting and durable. Naturally this first layer of the wall structure stands the brunt of the attack by the elements, and must be correspondingly tight and strong as well as pleasant to look upon. Your first impression of a house is influenced decidedly by the walls.

2. Structural insulating board provides the second line of defense, and a strong backing for the outer covering. It is nailed securely to the studs and stiffens the wall structure. Wood sheathing, laid diagonally, may be used and covered with waterproofed paper instead.

3. The studs furnish the back-bone of the wall and support all of the other materials and layers. If wood sheathing is used instead of the structural insulating board, the open space between the studs may be filled with insulating material or spanned by sheet steel insulation.

4. Metal lath or insulating lath is applied to the inner face of the studding, and furnishes the base on which the in-

terior wall proper is built up. Defects in the plaster later on can generally be traced to poor materials or workmanship at this point.

5. The scratch or rough plaster coat is applied next. This is the body of the interior wall. It should bind well with the lath behind it, and be sufficiently thick to be strong.

6. The finished coat of plaster covers the rough coat in a thin layer. It is spread primarily to furnish a smooth and even finish for the face of the interior wall surface.

7. Paint or wallpaper complete the decorating scheme of the wall, and will last indefinitely if the assembly of the various materials that have gone before them, has been carried out properly.

Centuries of building have pointed out the use of each of the operations that go to make up a wall in a modern dwelling, and the manufacturers of building materials have developed their products so that they can be handled and worked economically. It is a long cry from the time when the builder hewed his own logs and painstakingly beveled his boards and planks, or chinked his walls with moss to make them tight. The materials in your walls have been handled by scores of people who will never see your house, they probably have traveled thousands of miles to be used, and to furnish you with a substantial home.

Modern building practice is well represented by the standard wall construction of today. In it is combined complete weather protection, and conservation of heat, rugged construction with enduring materials, strength without bulk, and architectural beauty without extravagance.

A RCHITECTURAL style and hardware design are very closely related. In fact, if you have ever taken the trouble to notice, you know that there is definitely correct hardware used, wherever those identified with the building of a house have done a thorough job and used good taste.

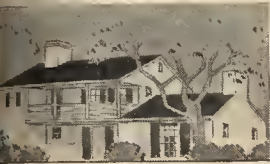
The hardware manufacturers have contributed in an excellent manner by careful

HARDWARE

scheme of the home you are building.

Now is the time to select the proper designs, so that you will not awake later to the fact that your French Provincial style of house is fitted with exterior hardware

The best building practice indicates that about two per cent of the cost of a house should be spent for the hardware. It does not seem like much when we take into consideration the fact that the hardware



ENGLISH



DUTCH COLONIAL



CAPE COD



FRENCH PROVINCIAL



MEDITERRANEAN



research, which has resulted in their turning out authentic reproductions of the best traditional hardware. These are available at a price that makes incorrect or inappropriate choice inexcusable. See to it that your builder fits your exterior doors and shutters, and the interior doors and cabinets with becoming hardware that will follow out and accentuate the architectural

that belongs on a Dutch Colonial cottage. The hardware used in the interior of your house is equally as important. There is probably nothing more annoying than cabinet doors that refuse to stay closed, or locks that fail to latch properly. If you insist on hardware that is as sturdy and practical as it is appropriate, there will be no occasion for future regrets.

makes almost any moving part of the house operative. Nevertheless, it will cover the item thoroughly, so do not be interested in any so-called saving that suggests the use of inferior fittings. Hold fast to your decision for well-known hardware, and enjoy the correct detail that it presents. The economy of cheapness is a fallacy in the selection of hardware!

LET MCKINNEY HELP YOU SELECT the HARDWARE for YOUR HOME



The Friendly Doorway

Let our style authority, Ellen Foley, advise you regarding hardware especially designed and best suited for the home you are going to build. If you plan to build, be sure to get this book. There is a style of McKinney hardware to fit your particular home.



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PITTSBURGH, PA.

ELLEN FOLEY
McKinney Manufacturing Company,
Metropolitan St., Pittsburgh, Pa.
Please send me a copy of "How to Select Hardware."
Name.....
Address.....
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Architectural Style.....

OVER 75 YEARS DESIGNING AND MANUFACTURING GOOD HARDWARE

ARCHITECTURAL

Can now beautify the

DRESSING UP THE NEW EXTERIOR

THE majority of new homes follow a definite traditional design. To follow this scheme in the selection of appropriate woodwork was once an expensive procedure for the prospective owner, but able and progressive manufacturers have developed, and are turning out, architecturally correct woodwork that enables even the small house to present authentic style (with its ever-pleasing appearance) combined with lasting quality at low cost.

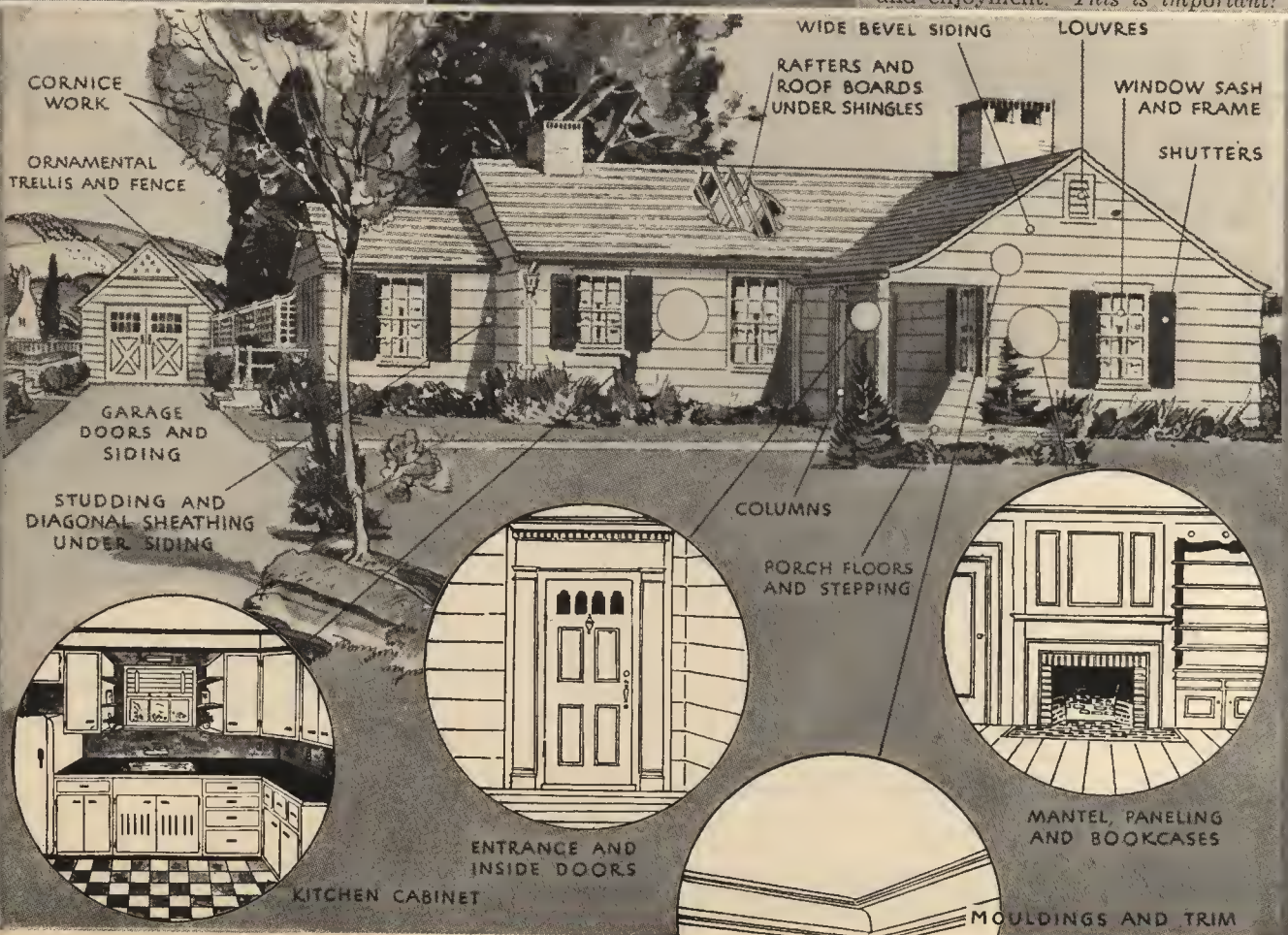
Whether your house is to be Cape Cod or Georgian, Colonial or Modern, there are stock sizes and designs of woodwork details available to suit individual requirements. Entranceways, doors, shutters, columns and trim, that reflect the architectural style of your house (and follow it through to arrive at a well-balanced exterior) are no longer beyond your reach.

With the selection of well-designed and well-made woodwork, you can now secure the product of the best architectural talent in the country and the skill of the finest craftsmen. The best of well-seasoned woods is selected by experts with the economies of quantity buying passed along to you. The building industry has never before enjoyed the variety of selections that are always available on the market today.



We recommend that you visit a local lumber dealer and ask to see authentic reproductions and adaptations of stock woodwork as manufactured by established national manufacturers. Their products are guaranteed to be of good material and workmanship and free from defects which render it unserviceable for the use for which it is intended.

Study the architectural detail, because the correctness of such detail on the exterior and interior of your home enhances its value as well as its charm and enjoyment. *This is important!*



WOODWORK

Small Home at low cost!

FEATURES THAT ENHANCE INTERIOR BEAUTY AND UTILITY

THE inviting exterior and the welcome of the pleasant doorway indicate an interior fully as attractive and well balanced. The very same care in design and workmanship has developed interior charm for the small house that formerly was prohibitive in price. No longer does the modern modest home lack a graceful and suitable stairway with well-turned newels and rails, and comfortable steps. Nor need it lack the traditional mantel that formerly was omitted because of price. Both of these, as well as charming interior doors and corner cupboards, can be economically included in the interior scheme of the small home of today.

In line with the smooth architectural effect, quality woodwork offers splendid conveniences in scientifically designed

built-in breakfast-nooks, telephone receptacles, kitchen cabinets, ironing-boards, and book-cases. Every one is an aid in the orderly procession of household affairs.

The fact that the wood has been seasoned and properly treated before being worked, and that it has been sanded and smoothed, is a guarantee that the paint or enamel with which it is decorated will last far longer than it would on inferior stock. This will be of great



importance from the maintenance standpoint in later years.

A more complete home, an artistically correct home, and one of lasting quality follows the selection of good stock woodwork details.

The home you build should be architecturally correct. You can obtain the finest quality products possible to produce at a price no greater than you would pay for ordinary woodwork. Visit a local lumber dealer and ask to see his stock for the type home you have selected.



THAT HOME OF YOURS...

build it with
WESTERN PINES*

A boy's bedroom finished in Western Knotty Pine has a be-man character. ▶

Western Pine can be accurately "tailored" for kitchen cabinets and cupboards. ▼



▲ Beauty at low cost can be achieved with Siding in Western Pine.

The most modest home need not be denied beauty and charm in interior or exterior finish. Many delightful homes throughout the country have been built on a limited budget with Western Pines. Before you build, learn about the surprising economy, versatility and durable quality of Western Pines. Just send the coupon for a free copy of the beautiful picture book, "Building Your Home."



**SEND FOR THIS
FREE BOOK**

WESTERN PINE ASSOCIATION
Dept. Z-152, Yeon Bldg., Portland, Ore.

Please send me your free book, "Building Your Home."

Name _____

Street _____

City _____ State _____

*Idaho White Pine

*Ponderosa Pine

*Sugar Pine

THESE ARE THE WESTERN PINES



"THERE GO THE LIGHTS AGAIN! SOMEBODY OUGHT TO TELL POP ABOUT ADEQUATE WIRING"
Overworked lighting systems are troublesome and wasteful. For economy and safety be sure your home has no less than one lighting branch circuit for each 500 sq. ft. of finished floor area (outside measure).



"BELIEVE IT OR NOT, I WAS JUST HUNTING FOR A LIGHT SWITCH!"

Properly located switches make it unnecessary to grope dangerously in dark rooms, halls or stairways. Be sure to plan good lighting with wall switches of each main doorway, at the head and foot of the stairway, at the foot of the attic stair, near the top of the basement stair.



"MAYBE THOSE SMITHS DO USE THE SAME APPLIANCES FOR BREAKFAST BUT THEY HAVE BETTER WIRING!"

Every home needs an appliance circuit of wire no smaller than No. 12 to serve conveniently located outlets in kitchen, pantry and dining room. A separate laundry also needs its own appliance circuit and enough outlets for the washer, ironer, and hot plate.

AVOID THESE DIFFICULTIES

When You Plan Your New Home Be Sure Its Wiring System Is Adequate for Present and Future Needs

YOUR wish for a happily livable home will be more sure to come true if your plans include good lighting and adequate provision for the convenient economical use of the many electrical services modern housekeepers depend upon.

First be sure that the main service capacity is correct. Four-room homes need three No. 6 main service wires; five-room or larger homes should be serviced with three No. 4 wires. Next check up on the distribution center and have spare terminals to provide for the economical addition of other circuits, in case you may wish to make future increases in your use of electricity in excess of the usual requirements for today's normal list of lamps and home appliances.

If you are planning on electric range, install its proper circuit of three No. 6 wires. Remember that electric water heaters and space heaters each need a circuit of No. 10 wire. An individual circuit of No. 12 wire will be needed for an oil burner or water pump motor.

You will be planning good lighting if you insist on a central ceiling light in every room and hallway, adequate light at each entrance to the house, a light at the head and foot of the stairway, one near the top of the attic stair and one at the foot of the stair to the basement. It is usually necessary to have supplementary lighting units of the sink and other kitchen or laundry work centers. Bracket lamps may also add to the charm and dignity of other rooms of the house.

SYMBOLS	ROOMS	LIVING ROOM	DINING ROOM	KITCHEN	DINETTE	HALL	STAIRWAY	BEDROOM	BEDROOM	BEDROOM	CLOSETS	BATHROOM	ENTRANCES	PORCH	ATTIC	CELLAR	LAUNDRY	GARAGE
○	CEILING OUTLET																	
○	WALL OUTLET																	
⊖	CONVENIENCE OUTLET																	
⊙	FLOOR OUTLET																	
⊖	RANGE OUTLET																	
⊖	SPECIAL PURPOSE OUTLET																	
⊖	LIGHTING SWITCH																	
⊖	MULTIPLE CONTROL SWITCH																	
⊖	SWITCH & PILOT																	
⊖	CLOCK OUTLET																	
⊖	RADIO OUTLET																	

This is the National Adequate Wiring Bureau's official chart for your guidance in planning minimum wiring requirements. Make a room-by-room check-up and tabulate the correct number of outlets and switches your home will need for safe economical and lastingly efficient electrical service. Also check service capacity.



Avoid unsatisfactory, unsafe makeshift extensions by planning at least one convenience outlet in each wall space, located so that lamps and appliances can be connected with cords no more than 6 feet in length.



Pilot lights on wall switches prevent waste—indicate when lights have been left on in attic, basement or garage. They are also useful sentries on convenience outlets for heating appliances—as a safety measure.

FIREPLACES

THE value and attractiveness of the living room decorating scheme depends largely on the size, design, and location of the fireplace. It is the centre around which the furniture is arranged, and naturally it deserves serious consideration from an architectural and decorative standpoint.

From the practical angle, its construction is most important, because nothing is as annoying as a smoking fireplace, nor as dangerous as a poorly built one. Both of these possible de-

fects are eliminated by the use of the heavy steel forms that are ready to set in place and be bricked in. They make faulty construction practically impossible, and insure correct proportions of the fireplace details. They circulate warm air throughout the rooms properly, through connected grilles, and save labor and material in construction which almost pays their cost. These circulating fireplaces often replace a more or less large and unnecessary heating plant in the milder climates.



The inlet and outlet grilles can be placed almost anywhere that your decorating scheme dictates. The outlets may even be piped to adjoining rooms such as nurseries or baths.



The fireplace will always benefit from a mirror above it. Nothing contributes to the effect of spaciousness in an otherwise small room as much as a large mirror. It reflects light and brightens the entire room as well.

*Plan Your
FIREPLACE
as Carefully as You
PLAN YOUR HOUSE!*

Find Out Now About the **HEATILATOR** *Fireplace*



- CIRCULATES HEAT
- WILL NOT SMOKE
- CUTS HEATING COSTS

Your fireplace will last as long as the house, so plan it carefully. And protect the future value of your house by building a modern fireplace. Ask your dealer today to show you a **HEATILATOR FIREPLACE**, the new-type fireplace that uses a new heating principle—entirely different from old-fashioned fireplaces.

The Heatilator Fireplace circulates heat—actually warms every corner of the room and even adjoining rooms. It cuts heating costs spring and fall . . . solves the heating problem in basement rooms . . . and it makes camps usable weeks longer.

PROVED ALL OVER AMERICA

Your fireplace is a long-term investment. Because it is, you should make certain that you can always rely on it. The Heatilator Fireplace has been proved for more than a decade in thousands of homes and camps. It's the perfected result of years of engineering study and development—simple, reliable, practical in every detail.

WILL NOT SMOKE

The Heatilator is a double-walled chamber of thick steel. Concealed by the masonry, it serves as a form around which any style of fireplace is correctly built. It eliminates common faults of design that cause many fireplaces to smoke . . . simplifies construction . . . saves materials. Adds but little to cost of fireplace. See it at your lumber or building supply dealer today, or mail the coupon below.

FREE INSTALLATION DATA

Heatilator installation data for the small homes shown on pages 19 to 26 will be sent to you free on request together with complete Heatilator information. Just fill out the coupon below for this special service.

HEATILATOR COMPANY
695 E. Brighton Ave.,
Syracuse, N. Y.

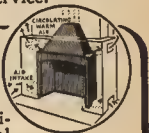
Please send me complete Heatilator information and special recommendation for House No.

Name

Street

City.....State.....

HEATILATOR Fireplace



Make Your Home SAFE AGAINST FIRE

with dry, insulating, bright, attractive, quickly and easily erected, low cost masonry walls built with

**NATCO
STRUCTURAL
CLAY TILE**

The dry wall feature, the speed handle—these and other exclusive Natco advantages, make it possible for you to build an enduring, repair-free, all-tile home—basement, walls, floors and roof—at moderate cost.

Complete and Lasting Satisfaction

The Natco All-Tile Home, with basement, walls, floors and roof of hard-burned clay, is permanent—is adapted to any style of architectural treatment—is proof against the disintegrating influences of weather and time. It is free from future painting or repairs—is erected quickly and at low cost.

It affords permanent protection against the passage of heat, cold, dampness, sound and termites.

The permanent attractiveness of its walls in color and surface texture promotes and maintains a real and lasting pride of home ownership.

Before—Not After

Find out for yourself *before* not *after* you build, how much more satisfactorily you can build your home of imperishable Natco Structural Clay Tile. The coupon below is for your convenience in replying.

MAIL THIS COUPON TODAY

National Fireproofing Corp.,
210 East Ohio St., N. S., Pittsburgh, Pa.

Send information about the use of Natco Structural Clay Tile for the home.

Name _____

Address _____

City _____ State _____



THE moment
man finishes
building any-

thing, such as a new home, nature conspires to destroy it. Blistering sun, driving rain, boring insects, and the chemical reactions that precede disintegration and rot go to work as the last nail is driven. While this sounds rather alarming it can be softened with the knowledge that the means with which to defeat these destroyers are on hand. The building industry has not been unaware of the marauders, and has not stood still in protective measures against them. Good modern building practice calls for many safeguards which you cannot see from the surface, but are nevertheless built into the structure. It might be well to know something about them; and something about the steps to be taken to preserve the home that to most people represents the major investment of their lives.

Anyone who has lived in his own home for a number of years knows that the price of maintaining this investment is constant vigilance. The owner of a new house who has never had the experience, is inclined to think that because things are new, they should last for quite a while without any attention. But they are wrong. A new house will need more attention during the first six months or a year than during any other period of its life. This for the simple reason that it has been worked together from thousands of pieces of various kinds of material, into a unit that is supposed to function as a whole in sheltering, warming, cleaning, feeding and entertaining a family. It will continue to do this for as long as it is protected and kept in repair.

**FIRE .. TERMITES .. ROT
DISINTEGRATION .. WEATHER**

When we speak of weather as a destroyer of homes, a lot of ground is covered with one word. The most damaging weather is the wet and damp variety, that soaks the exterior of the house, and worms its way into every crack and crevice that it can find. All it needs is to run into a joint and soak the wall inside where it will not have the chance to dry properly. Then a condition is well on the way to do irreparable damage. Wood goes fast when it is kept damp constantly and in the dark.

Even brick walls disintegrate when moisture gets inside them, and if frost comes while they are in this condition they will break up rapidly.

Paint is naturally the first thing that comes into our mind when we think of exterior protection as well as decoration. It can be said flatly that the paint offered today by the large manufacturers does its job splendidly if it is applied as it should be. Paint protects wood from dampness, and seals the fibres against loss of their natural strength from hot suns. The correct application of paint means first that the surface to which it is applied be dry and properly prepared, secondly that it not be cut or thinned unless so specified by the makers, and thirdly that all joints and cracks be filled or caulked before they are painted over.

The waterproofed building paper (sometimes copper-clad) that covers the wood sheathing of the walls, or the moisture resistant finish of structural insulating board, are further protections against dampness and decay with-

in the wall structure. Flashings that deflect the down-pour of water and shed it away from openings are additional safe-guards. The gutters and down-spouts that collect the roof drainage, and led it away from the house, do their part as protectors only if they are properly made and installed. Down-spouts should always be made of corrugated material so that they can expand, if they become choked with ice.

Fire the Ever-Present Menace

Fire is probably man's most dreaded household enemy and destroyer! Although wood is a readily combustible material, it is not an exaggeration to say that a family can live in perfect security in a frame house, if it is properly constructed and protected against fire. As a matter of fact the great majority of homes are wood structures, and some

when you confine it to a small space, it uses up the available oxygen rapidly and literally chokes itself.

Metal lath of course is used extensively, and not only is a great fire deterrent, but offers a splendid plaster base as well. It should never be discarded in favor of wood lath for the walls or for any other part of the house.

Fire insurance and other coverage, which is so reasonable in cost today, should be included in every household budget. When you are properly covered with insurance you can lock the door and go your way, safe in the knowledge that you have paid for protection and that you have it.

While on the subject of protection against fire a word might be said about fire-extinguishers. Do you know that as a matter of fact you could probably start at one end of the street on which



Wreckers and burglars could not make a more thorough attack on your home than the forces of nature. Care will out-wit them.

of the oldest buildings in the world are wooden ones.

Fire-stops properly placed in the walls of the house are effective barriers to flames seeking their way up through the walls. Spacers or facer-boards should be placed between joists under the floors so as to isolate the sections from the wall structure. Cellar ceilings should be sheathed with fireproof materials such as sheet metal or non-combustible structural or finishing board.

The electric wiring is an extremely important item. It should be installed only by a reputable and recognized electrical contractor, and in accordance with established national standards. The National Electrical Code provides for a safe installation and standard minimum requirements of adequacy, safety and economy. Local ordinances generally cover it.

The main thing to remember about fire is that it must have air to live, and

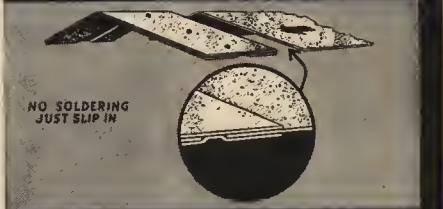
you live, and stop at every house on it and try to borrow a fire-extinguisher, without success? This is in spite of the fact that every agency specializing in the subject has made it clear that "the first five minutes" are what count. Don't fail to instal standard approved fire-extinguishers!

Keep the "Wood-Eaters" Away!

Termites (ant-like destroyers of wood) are probably the most insidious of the destroyers because they go about their work so quietly and unseen. Some years ago, before they were recognized as a definite menace, beams and girders that appeared to be sound would suddenly collapse. As a result the modern house includes metal termite shields as basic equipment. These are placed on top of the foundation wall before the sill is laid in place, and insulate the structure of the house against the insects' attack. (See page 39.)

TECO TERMITE SHIELDS

THE MODERN STRUCTURAL PRECAUTION AGAINST TERMITES



FORESTALL subterranean termite damage with **TECO TERMITE SHIELDS**. These modern shields place an impassable metal barrier in the termite's path.

TECO SHIELDS add little to the cost of a new home—provide essential property protection in termite infested areas.

Write for descriptive illustrated literature.

TIMBER ENGINEERING COMPANY, INC.

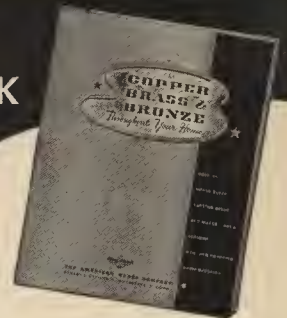
1337 Connecticut Avenue
WASHINGTON, D. C.

Timber Engineering Company, Inc.
1337 Connecticut Avenue, Washington, D. C.

Please send full data explaining how **TECO** Termite Shields safeguard new homes from termite attack.

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CITY.....STATE.....

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COPPER and BRASS

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give you better value

Every year more homeowners come to know the solid worth of copper, brass and bronze. Used in place of temporary, rustable metals, they bring definite upkeep savings that more than pay for their slight extra cost. This fine free booklet gives interesting, practical information. Use coupon, now!

THE AMERICAN BRASS COMPANY,
Waterbury, Conn.

Please send me your free booklet No. B5-HH.

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Glossary

*of unfamiliar terms
used in the*

EQUIPMENT and CONSTRUCTION Sections

THE editor believes that a glossary (explanation of unusual terms or words used in any book or editorial article) should always appear in the FRONT of a book instead of where it is usually found—at the back. It would seem that if we could read a definition of the unaccustomed words FIRST, comprehension would be easier as we read through the subject matter. In presenting this Construction Section, every effort has been made to use only terms which will be thoroughly understandable to the average man (or woman). In spite of these precautions an occasional technical or trade word or phrase may creep in. So we asked a prospective home builder and his wife to read preliminary proofs of this construction section—and we asked them to point out a few words or phrases which seemed unfamiliar. Here they are—to help YOU as you study the following pages of this broad subject. We hope that herein we have conveyed practical advice and taken some of the mystery out of present-day construction of the small home. Following is a brief glossary of words and phrases which you may understand—but will be better for the understanding if you read the various articles under this broad subject heading. The definitions are not for technicians—but explanations for the layman's general understanding.

Air Conditioning: The heating or cooling, humidifying or dehumidifying, and filtering of air. To add moisture or take moisture out of the air. To make air fit to breathe by removing dust and impurities. To put air in proper condition.

Automatic Heat: Where the heating plant is not attended by hand. Where fuel is fed to the boiler or furnace mechanically as in oil-burners, coal-stokers, and mechanically controlled gas heaters. Where the temperature and operation of the heating plant is controlled by thermostats.

Beam: In general, a strong horizontal wood member used to support floors or other loads. In steel referred to as "I" beams. May also be of reinforced concrete.

Blower: A motor-driven enclosed fan used to increase the flow of warm air through ducts, or to force cool air through the house. In reverse, to suck hot air from attics (exhaust fan).

Bridging: Supporting members usually placed between floor joists to keep them upright and stiffen the floor above. May be steel as well as wood.

Building Paper: Heavy oiled or waterproofed paper in large sheets, placed between exterior finish and sheathing and between sub-flooring and finished floors. Aids in preventing both weather damage and loss of heat. A semi-insulator.

Cups: The top horizontal member of a partition. Generally a 2 x 4 and used to cap a row of studs.

Circulator: A small motor-driven pump used to increase the speed of flow in hot-water heating systems. Any device used to aid circulation of water or air. Frequently used in circulating fireplaces.

Concrete: A mixture of Portland cement, sand and an aggregate (stone, gravel, cinders, etc.) mixed with water. When the water evaporates a hard stony mass results. Various proportions of each ingredient are used to obtain certain results.

Damper: A movable hinged plate or disc inserted in chimneys above the fireplace to regulate the draft; or inserted in smoke-pipes to regulate draft. A sliding plate to control air supply.

Dehumidifying: The process of reducing the amount of moisture in air.

Double-glazing: Windows or doors that have a double glass pane with an air-space hermetically sealed between them, to provide insulation. Generally built into the sash. Occasionally referring to storm-sash.

Ducts: As a rule a rectangular sheet-metal pipe for distributing warm air from the heating plant, or air from a conditioning plant. Also used to ventilate rooms without outside exposure. Made of asbestos and composition as well as metal.

Fire-stops: Generally horizontal blocks of wood, masonry, or metal placed between the studs in walls to prevent the free passage of fire. In a broad sense, any barrier to the spread of fire. Preferably of non-combustible material.

Flashing: A shield or protective plate placed so as to shed water away from breaks in building exteriors. Generally found above window and door frames, in roof valleys and around chimneys at the roof line.

Footings: Broad flat bases on which the entire weight of foundation walls and building rest. As a rule of poured concrete and always laid below frost level.

Girders: Heavy horizontal beams supported by columns, and usually bearing on the foundation walls, and carrying the weight of transverse beams above it.

Humidifying: The process of increasing the amount of moisture in air. Preventing air from becoming too dry to breathe properly.

Insulation: Any material that assists in preventing the escape of heat, or the free passage of variations in temperature. Any barrier or material that assists in maintaining a desired temperature.

Joists: Horizontal members that support the floors or ceiling. As a rule set on edge, and bearing on foundation walls and girders.

Lath: Material presenting a surface to take plaster or stucco. Chiefly expanded metal in sheets, wood strips with spaces left between them or sheets of structural composition board.

Natural Gas: Gas found in natural pockets under the earth's surface, and piped for distribution in the same manner as manufactured gas.

One-Pipe System: A term generally used to indicate a heating system where only one pipe is run from the boiler to the radiators, and constitutes the return as well as the supply.

Plates: The horizontal members that form the top of the wall framing. The structural members on which the lower end of the roof rafters bear.

Rafters: The timbers or framing members that form the skeleton of the roof structure. The frame over which the finished roof is laid.

Reinforced Concrete: Concrete work or shapes that contain bars or other forms of metal reinforcing inside it, to add strength. Used where plain concrete will not have sufficient strength.

Sheathing: Usually tongue and groove boards, structural insulating board or wall board covering wall studs or rafters.

Siding: Shaped and finished wood boards that are used to cover the exterior walls. Also in composition boards of asbestos and other bases.

Sill: The first structural member laid on the top of the foundation walls. The bearing plate for the wall structure. Also the lower member of window and door frames.

Sole: The horizontal wood member, usually a 2 x 4 on which partition studs rest. The opposite of a cap.

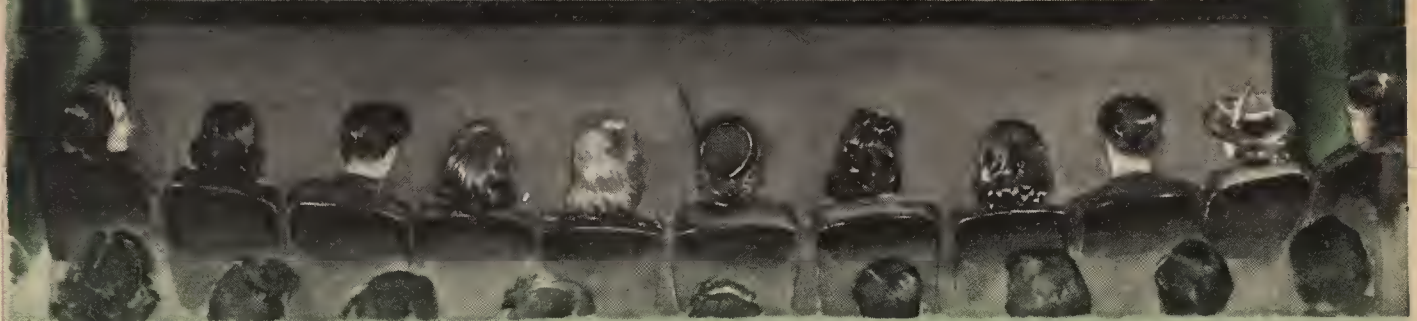
Structural Insulating Board: Sheets of various composition that combine structural strength and insulating properties, and used to sheath wall frames and roof structures. Often used in place of wood sheathing.

Sub-Flooring: The rough floor first laid over the floor joists. The backing for the finished floor. Generally laid diagonally.

Wallboard: Thin flat sheets of processed fibre or other material generally used as a wall finish in place of lath and plaster. Applied to studs or rafters.

Weatherstrip: Strips of shaped metal or wood, sometimes edged with felt or rubber, that are placed on window and door frames to seal the breaks necessary for their operation.

EQUIPMENT



HOUSEKEEPING IS CHORE-PROOF TODAY

IN these days it is silly to expect an intelligent and self-respecting woman to spend the best years of her life acting in the capacity of combination cook, laundress, nurse, etc.

This is particularly true because she knows very well that equipment is at hand which is not outmoded and obsolete, and which will not take hours of her time in which to accomplish the various household tasks. More leisure hours are the watchword in modern small homes, thanks to the clever engineering that has made possible self-feeding heating plants, dishwashers, driers that do not even ask you to wet your hands, and a score of other new practical work-saving pieces of equipment.

It is not an exaggeration to say that the clock in the up-to-date home can have fifteen numerals on its dial instead of twelve. Three hours are a low estimate to put on the time that was formerly consumed in frequent trips to the cellar, scrubbing and ringing and hanging out of clothes,

and bothering with an old-fashioned range that ruined as much good food as it cooked properly. Bad memories are about all that need be left of the

former kitchens, laundries and bath-rooms of the small house.

Probably the greatest of all the improvements that have been made in the equipment of the small home is in the kitchen. Not long ago the housewife moved from one far corner to the other, literally covering miles in the course of the day when about her duties, and ending up with the same fatigue that might be expected as the result of a day spent digging trenches or felling trees. A lot of this can be attributed to the fact that large kitchens were once considered essential to accommodate the large ice-boxes, double wash-tubs, coal-burning ranges, and hot-water heaters and boilers that were as bulky as they were inefficient.

In this day and age things are different, as you will see as the picture progresses. Drudgery has been eliminated for the family which will take advantage of what modern household science presents and equip its home according to latest developments.



The clock in your new home can have 15 hours

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HEATING



THE variety of heating systems on the market, the many conflicting claims, and the much discussed value of the different fuels are confusing to the average person in making a suitable selection. One of the chief difficulties lies in the fact that most of the claims are true, and most of the carefully designed apparatus is really efficient and practical for the small house. The object of the following analysis is to explain in understandable terms just what each representative type of heating plant has to offer the home-owner; what it will do and how it does it. Only systems are discussed which have actually been in operation for a number of years, and have proved their value.

Types of Fuel

THE most generally used fuels are three in number, namely coal, gas and oil. The types of heating plants most generally used are also three in number,—warm air, steam and hot-water. The basic controls are likewise three, operating to establish temperature, humidity and flow distribution of the heating medium. The three fuels, with proper equipment, will provide adequate heating efficiency. Selection is based on availability, cost and controllability.

It must be obvious to the reader that the most desirable fuel for his particular consumption is the one that is most

readily available. For instance, if your proposed home is to be in a locality where natural gas is of a quality and quantity to make it both economical and efficient,—gas is plainly the practical fuel. Manufactured gas is even better. In localities where house heating rates are maintained it provides a reasonable annual fuel cost. (You will find your local gas company a gold mine of practical information and service.) If your home should be in a coal district, where that fuel is cheap and readily at hand, there is no reason to consider anything else, because coal can be handled in the small home heating plant today with very little manual labor. Oil, which is quite a favorite in modern heating, stands in exactly the same position as the other two. As regards the efficiency of the three fuels, we would only say this. That the producers of each have managed through research and experiment, to bring them to a point where there is little left to be desired. Although their respective merits could be, and in fact are, the subject of continual debate and counter-claim, the basic fact of sure delivery and ample supply at reasonable

price is most important.

The type of heating plant for your home should be selected with several things in mind. First assure yourself as to the good reputation of the maker. Then the size of the unit (heating capacity), the adaptability of the required pipe or duct work to your house, and the ease of operation. Seek the advice of a heating contractor who has earned the reputation of knowing his business and of doing good work.

Three Basic Heating Systems

Warm-air heating is the oldest method by which homes have been heated. The warm-air heating plant basically consists of a fire-pot or combustion chamber in which the fuel (either coal, gas or oil) is burned and creates heat. This chamber has a direct connection to the chimney through which the gases and smoke created by the fire, are carried off. Around this combustion chamber is a hollow shell or jacket through which air circulates, becomes heated by contact with the hot surface of the fire-pot, and rises as all warm air will. It passes through ducts or large pipes to grills opening into the various rooms of the house. In short, that is a description of a plain warm-air heating system such as the homes of the country were familiar with since a few decades ago. While this type of heating is still available (and can operate efficiently on any of the three fuels) modern practice has gone very far in

Fuels

COAL

GAS

OIL



Types

WARM AIR

STEAM

HOT WATER



Controls

TEMPERATURE

HUMIDITY

FLOW



H E A T I N G

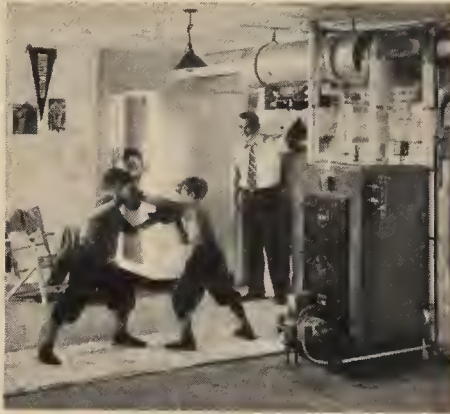


Warm-air heating and conditioning units are compact and clean. Of modern design the attractive jacket covers all of the mechanism.

its improvement.

The modern warm-air heating plant incorporates all of the essentials that are considered desirable. The air is filtered or washed before it is distributed throughout the house, and is likewise humidified so that it will contain the right amount of moisture so vital

to health. Instead of relying on the fact that warm air will rise of its own accord, the up-to-date plant is equipped with a blower which forces the air to more rapid circulation and consequently develops quicker effects. In the summer time the plant can be converted into an air-conditioning unit, by the simple expedient of not having the fuel burning. As a result the system will circulate cool fresh air through the house. Due to the fact that the air cir-



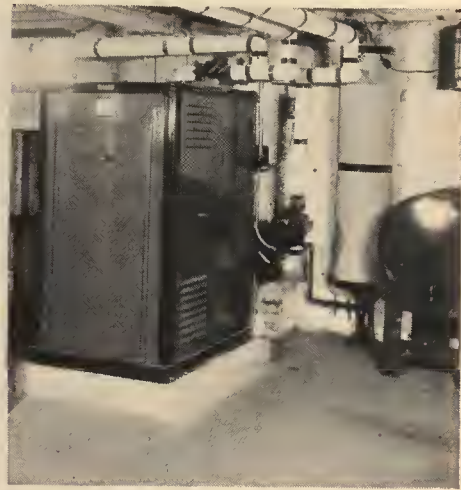
Steam boilers that are oil-fired permit the use of all but a small portion of the basement for well fitted recreation rooms or gymnasiums.



Stokers that feed coal automatically to steam, hot-water, or warm-air units have done away with the grimy hand-firing of other days.

The one-pipe steam heating systems are great favorites because they offer advantages that other systems lack. This type of plant consists of a steam boiler in which water is boiled over a fire of either gas, coal or oil. The steam thus generated is led through pipes to the radiators placed throughout the house. Naturally the steam makes both the pipes and the radiators very hot and they quickly transfer their heat to the air in the rooms. Steam radiators are equipped with valves which allow the air to escape as it is replaced by the steam. Otherwise the radiators would never become hot because they would remain filled with air.

After the air in the house has reached the desired temperature the fire is checked either by a thermostat or by hand. The steam condenses again to water and flows back through the same



Hot-water heating plants are equally as compact as other systems, and furnish the even temperature that has made them popular.

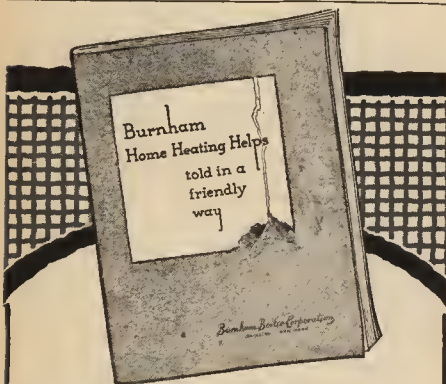
pipe into the boiler. Steam heating plants have the advantage of quick and intense heat. However, the plain one-pipe job (though economical) has the disadvantage of cooling very rapidly. This may be overcome by the use of vacuum valves on the radiators, and by other accessories that prevent the air entering the radiators as soon as pressure of steam is off. Consequently the heat of the radiators can be prolonged.

Such systems have the further advantage of being the cheapest of all piping systems to install, as they require only one line of pipe, and the boilers themselves are comparatively small in size. Radiators are available today which can be connected to steam systems and that are actually air heating and conditioning units in themselves. A steam heating system in the small house is economical from both the initial cost angle, and that of operation, particularly when it is automatic and regulated by thermostatic control.

Hot-water heating plants have always been considered among the very

culatation is under pressure, the ducts no longer have to be as large as they formerly were, and the fact that prefabricated duct work is available further encourages its use.

In steam or hot water heating, radiators are used as the heating element in the room and they provide a combination of infra-red rays (radiant heat) and convection (circulatory) heating. In other words, radiators give heat by direct radiation—heat waves that are exactly the same as rays given off by the sun, and at the same time it conducts heat to the surrounding air which is distributed by natural circulation or convection within the room.



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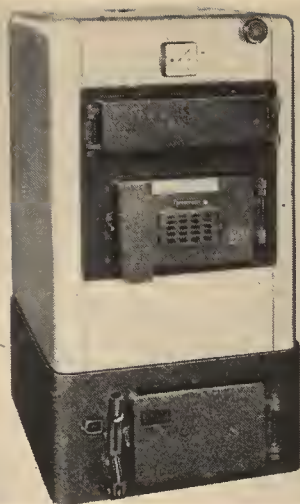
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best. A system of this type consists of a boiler and radiators connected together by two lines of pipe, all of which are completely filled with water. The boiler can operate on any of the three fuels. As the water in it becomes hot it rises to the top of the boiler and up through the supply pipes to the radiators. The cold water in the radiators is forced out, and down through the second or return pipes to the boiler, where in turn it is heated and rises. Naturally the flow increases as the temperature of the water rises.

One of the great advantages of the hot-water system is that once it has been heated, it will remain hot for a long time, and consequently does not have to be reheated at frequent intervals. Another advantage is that unless it has been thoroughly chilled it is easy to bring up to heat again. A further advantage lies in the fact that the heat given off by hot-water radiators is even and pleasant and not burning or intense. Modern equipment includes a

H E A T I N G

circulator which will continue to circulate the water even after the fuel consumption has ceased, and which will only turn it into the boiler after its temperature has dropped below the desired point. This type of plant naturally requires more pipe work than the plain steam system, and the boilers themselves are larger and more costly.

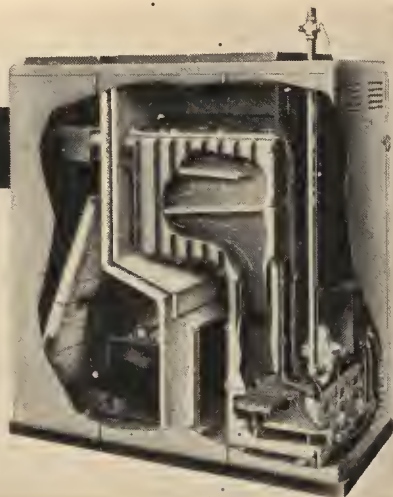
Both the steam and hot-water systems have variations from the two principles given above, because you can have two-pipe steam systems and one-pipe forced circulation hot-water systems, but these require more equipment than the plain types.

It hardly seems necessary to warn a full grown person against the obvious, but these two things should be kept in mind. No matter how well made, how carefully engineered, or how efficient a boiler or furnace may be, it will all go for nothing if the man who installs it is not up to his job and thoroughly experienced. Heating systems have very definite requirements as regards their installation, and any change from the directions laid down by the manufacturers or by good practice, may result in a system that is only doing a part of its job or sometimes none of it. As an example which the layman can readily understand, we will point out simply the case of the one-pipe steam system. The pipes running from the boiler must have a uniform pitch back toward the boiler, so that the steam that condenses into water will flow back into it. There must be no "traps" or low spots in the lines that will fill with this water, and form a seal against the steam getting to the radiators. If there are, you will have a system that is improperly installed, noisy and inefficient.

Automatic Control

Your heating plant is automatic when your coal is fed in by a stoker, or your oil is sprayed, or gas turned on mechanically. The operation is regulated by a thermostat which starts the apparatus in action when the temperature falls below a certain point, and stops it when the temperature has risen to where you want it. These thermostats are actually the brains of the heating systems, inasmuch as they detect the need of heat, and relay the message to the boiler. There are a number of facts that the prospective home owner should know about them. The main thing is the fact that the best of them cost but little more than the inferior ones. By all means insist on a thermostat which has proved its reliability.

A thermostat that is supersensitive and that will react to a few degrees drop in temperature, causes a heating



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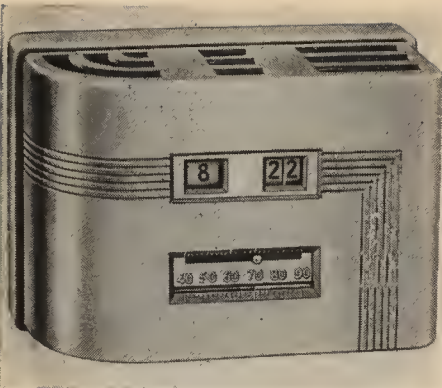
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H E A T I N G



The thermostat is literally a mechanical brain that detects the changes in temperature long before you do, and tells the heating plant.

plant to go on and off too rapidly, and creates just enough heat to satisfy its own immediate needs, and never permits the house as a whole to become properly heated. On the other hand, a thermostat can be deficient in calling for the "on" periods of heating, to such a degree as to produce what is generally known as "the cold 70." This means that the area immediately above the floor has become uncomfortably cold, while the upper strata of air in the room is still reasonably warm. Modern thermostats will maintain an even, pre-determined temperature

throughout the house by regulating the operation of the heating plant so as to produce an even condition of warmth in all parts of it.

The part that the thermostat plays at night is very important. Actual tests made over a number of years prove that a clock thermostat that will reduce the night temperature properly, and start it up again in the morning, will save as much as fifteen percent of the fuel bill during a normal heating season. What the apparatus is really doing is "banking" your fire as you used to do by hand, before automatic controls were available.

Humidity controls detect the need of moisture in the air, and relay the message to the air-conditioning apparatus. Low-water cut-offs shut off the heating apparatus when water in the steam boiler has fallen too low. In fact the entire operation of the heating system and the comfort of the house can be controlled by mechanical brains from one end of the year to the other if you so desire.

The small house owner must be guided entirely by his ability to pay for the labor-saving devices that the mar-



Radiation and convection are both combined in the modern type of distributor. Little room or height is required to accommodate them.

ket offers when he is considering the heating plant and its accessories. Fortunately for him the reputable manufacturers have recognized the tremendous field that the small home covers, and have developed apparatus that would have been considered out of that price range only a few years ago. Today an automatic heating plant is as much a part of the small house as is a substantial roof.

The subject of heating cannot be left without a few words on the conservation of heat. Storm-sash and weatherstripping are absolutely essential to economical heating and comfort. They pay for themselves in fuel savings. Insulated houses are easy houses to heat. Fireplaces must have dampers that can be closed when they are not in operation. The exterior of the house must be watched for shrinkage cracks around doors and windows. They must be caulked immediately. These precautions will eliminate drafts and losses of heat, which help to maintain a comfortable house at reasonable fuel cost.

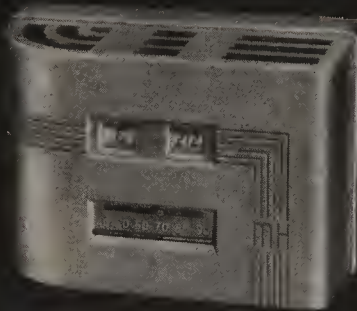
Contrast between the old and the new exposed radiators is plain. The small one takes up 40% less space and is more efficient.



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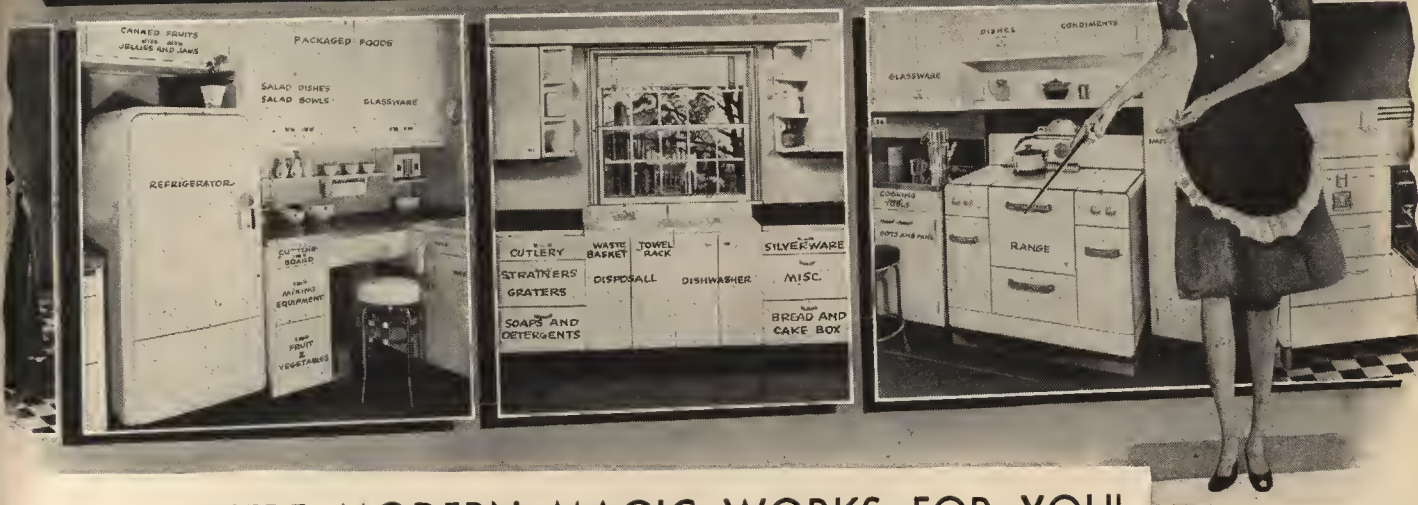
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KITCHEN



WHERE MODERN MAGIC WORKS FOR YOU!

By Martha Wood, Feature Editor

Editor's Note: Hundreds of thousands of words have been written on kitchen planning. It has remained for the staff of *SMALL HOMES YEAR BOOK* to condense and develop the good theories, combined with the results of their own research, into an understandable and practical presentation.

The three basic CENTERS of kitchen activity are (1) the **STORAGE CENTER**, built around the refrigerator; (2) **PREPARATION CENTER**, built around the sink; and (3) the **SERVICE CENTER**, built around the stove. The plain logic of their order, from the time that the food is delivered and stored, prepared and cooked, until it is ready to serve, is apparent to anyone. Like the "production line" in a factory it promotes efficiency. The general idea can be planned for any kitchen regardless of its size and shape and with either full or partial modern equipment.

THE modern kitchen is scientifically planned to make the preparation of meals and necessary cleaning up as efficient as a factory. The steps taken

by a woman during this work have been counted, recounted and finally cut so that today it is not necessary for any woman to become tired—to dread cooking herself. In fact, kitchens are so gay that tasks are never dull. Manufacturers have rendered a truly great service to the home-makers of America by spending millions to achieve the chore-proof kitchen!

The kitchen has three major pieces of necessary equipment: (1) refrigerator, (2) sink, and (3) the stove. Around each of these pieces of major equipment are built the centers: (1) **Storage Center**, locating all the storage cabinets for vegetables, canned foods, jellies, etc. around the refrigerator so that when food is delivered to the house it can be put away immediately. This center is located near the back door in order to save steps—and so that the re-

frigerator is cool. (2) The sink is the center of the **Preparation Center**—and around it are located all the necessary cutlery, garbage disposal, towels, etc. (3) The stove in the **Service Center** is the final equipment necessary for the preparation of food. Nearby should be the serving dishes and other things necessary for getting food to the table in the least possible time. The stove should be located near the dining room door so that food can be served hot.

This is the principle of all kitchen planning. It gives the housewife a laboratory which is efficient and expressly designed for further creative powers in preparing of menus.

Illustrated below are photographs of three centers. You may find that your kitchen will have more room for cabinets than these. If so, that is fine. Research has revealed that six square feet



Fig. 1. Preservation and Storage Center.



Fig. 2. Preparation and Cleaning Center.



Fig. 3. Cooking and Serving Center.

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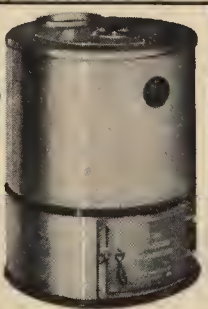


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703 ERIE ST., HUNTINGTON, INDIANA

KITCHEN

of upper cabinet shelf space must be allowed for each adult in your home. This is cabinet space above the counter line—and the square footage applies to shelf areas only. For purposes of accumulating and entertaining, another twelve square feet should be added. If you find that your kitchen is not going to provide adequate storage space for your china, glassware and favorite serving dishes, plan for some in the dining room to relieve the situation.

Preservation and Storage Center

This center should be located near the outside entry so that perishable foods can quickly be stored in the refrigerator upon delivery. Also the refrigerator

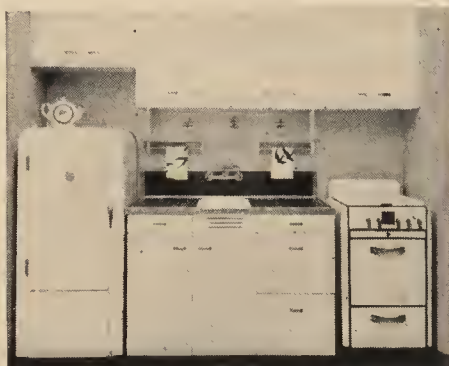


Fig. 4. This is a one-wall minimum kitchen. The three centers are planned here in the same order as in large kitchens. The refrigerator is near the back door, sink in the middle and stove near the dining table with cabinets above.

gets the benefit of the cooler temperature. Wall cabinets should provide ample storage space for canned foods,

Fig. 5. Function and decoration at its best in this model kitchen of the model \$3100 house at the New York World's Fair built under the supervision of the F.H.A. Crisp white organdy curtains and gay floral wall-paper make the kitchen a charming place in which to work and live. The linoleum is black marble with green striping. The electric refrigerator and electric stove are the latest in kitchen equipment.



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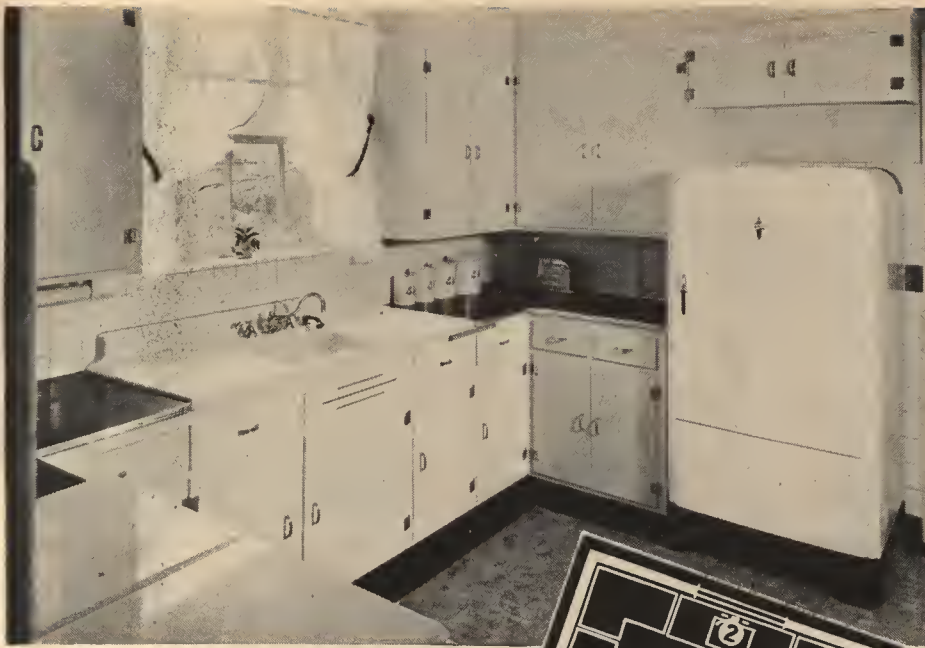


Fig. 6. This is the U-shaped kitchen. Note the sink is placed under the window. Color is brought into the kitchen by the counter tops, linoleum floor and tie-backs. Note the smooth work surface from the refrigerator to the stove.

cereals, hardy vegetables and dry groceries. Base cabinets are used for bulk storage, preparation equipment and utensils. All kinds of baking dishes, salad molds, flour sifters, et cetera are first brought into use in this center. This arrangement makes it possible to prepare a meal with a minimum number of steps. There should be a generous work surface, from refrigerator to sink, as so much preparation (paring vegetables, et cetera) requires the use of the sink.

The Preparation and Cleaning Center

Here is the heart of the kitchen. This center contains the sink, dishwasher, garbage disposal, cleaning compounds, towel rack, cutlery and silverware. If possible, the sink should be placed under a window. Generous work surfaces should flank both sides of the sink as these are necessary for

Fig. 8. This is the kitchen plan for House No. 40 shown on page 28 of the Design Section of this book.

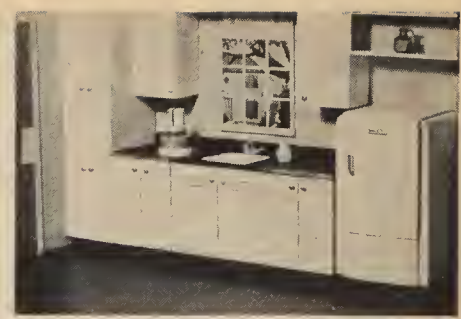
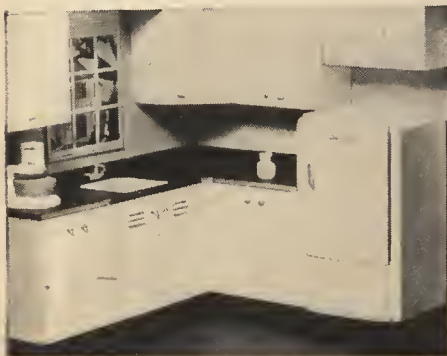


Fig. 9. This is the kitchen plan for House No. 18 shown on page 16 in Design Section.

them without the use of a towel. Glasses should be wiped with a linen cloth. The garbage disposal equipment eliminates the unpleasant task of picking up trash from the sink.

The Cooking and Serving Center

The most important unit of this center is the range. It should be placed close to the door leading into the dining room so that food can be carried from the range to the table with the greatest convenience—and food can be served piping hot. Between the sink and the range is work surface with storage



Fig. 7. This is an L-shaped kitchen. The refrigerator is at right angles to the sink and stove. This kitchen has colored walls, counter tops, linoleum floor, and venetian blinds. The flowers and fruit add to the attractiveness of this kitchen. Note the double compartment sink with ledge and swing spout mixing faucet.

the cleaning-up process. To the right of the sink is the dishwasher. It uses water far hotter than the hands can stand, washing dishes more thoroughly and easier than the housewife can. Very little drying of dishes is required as the heat from the water almost dries

cabinets beneath and wall cabinets above. Serving dishes, pots and pans, packaged foods, coffee, tea, condiments, etc. should be stored in this center. Also the electric toaster, waffle irons, etc. can best be kept here.

(Continued on next page)

KITCHEN

(Continued from page 75)

Types of Kitchens

These three centers apply to any kitchen, whether it is U-shaped, L-shaped, two-wall or a tiny one-wall kitchen. Illustrations 6, 7, 8 and 9 are good examples of kitchen planning. Color can be brought into the kitchen



Fig. 10. A mirror in the kitchen is a help for the housewife to keep her looking her best all the time—and to save running into the bedroom to look in the mirror before sitting down.

by washable wallpaper, colored walls, linoleum, curtains, plants, et cetera.

A desk is needed in the kitchen—or at least some place where you can sit down and plan your meals, make up lists, telephone, and keep your cookbook recipes and budget book.

Thus, the "Kitchen of Today" is truly a masterpiece of planning and an efficient laboratory for the housewife. It is a place where your friends like to gather—and a beautiful kitchen never fails to bring expressions of delight from both men and women.

Fig. 11. Step-shelves are a new kitchen convenience. Like miniature stair steps the shelf has been made to hold smaller articles, with sufficient depth for each of its three heights.



PLAN YOUR KITCHEN WITH THESE CUT-OUTS

HERE is the solution to your kitchen planning problem. Even before the foundations of the house have been built, you can see in miniature detail the location of your equipment, and establish every piece exactly where it will give you the maximum of comfort and convenience. For that matter, a window or door location that should be changed, will be noticed now, and not later when it will be impossible or costly.

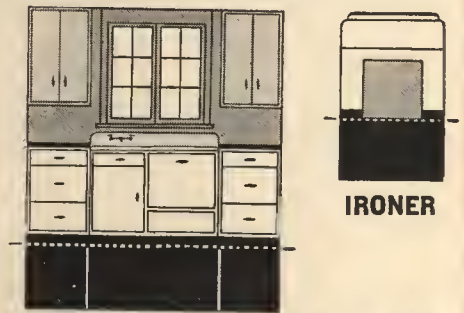
The cross-sectioned block shown below represents your kitchen floor. Each of the small squares represents a square foot of floor-space. Start at the lower left hand corner, and if your kitchen plan calls for a room twelve feet long, measure up twelve squares and you have the length of your kitchen in miniature. If your room is eight feet wide, measure across eight squares, and you now have the exact floor plan of your kitchen reduced to what is known as quarter-inch-to-the-foot scale. Now consult your blue-prints, and mark the locations of the doors and windows on your miniature floor plan, and you are ready to cut out the small tabs that represent the refrigerator and service centre, the sink and dish-washing centre, range and serving centre, and the other pieces of kitchen equipment shown.

Now the game is to place each centre where you would like to have it in your actual kitchen, and at the same time have a sensible place for your washer, ironing-board, table and chairs, and to avoid any conflict with opening doors. Among other things be sure that the light from the window is going to be where you would like it. Take plenty of time with your arranging because it will save you many disappointments later. If you settle locations to your satisfaction now, and show your contractor where each piece of equipment is to go, the proper connections will be made and doors will swing the right way and not open against the door of the refrigerator or bang into the table.



REFRIGERATOR

RANGE, ETC.



SINK, STORAGE CABINETS, ETC.

IRONER

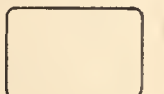
KITCHEN CUTOUTS



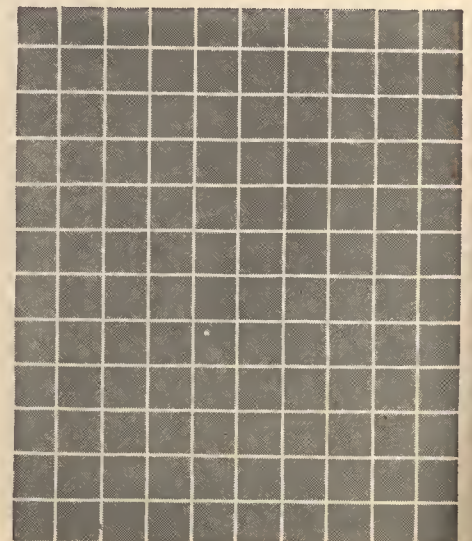
WASHER



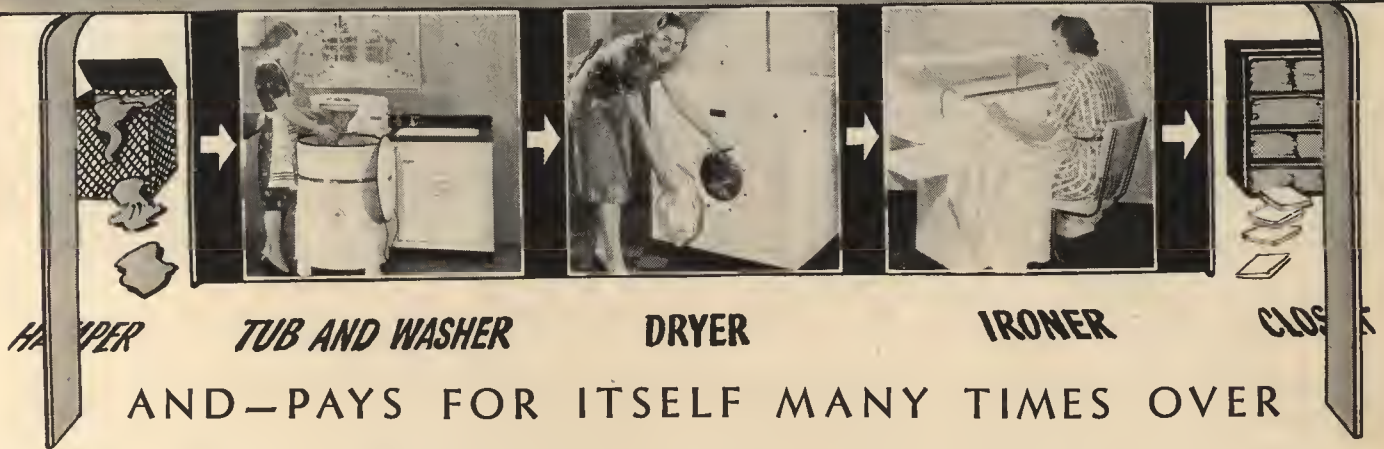
CHAIR CHAIR STOOL



TABLE



The Modern Home **LAUNDRY** *is chore-proof*



THE modern small home should and can have its own laundry. The main obstacle is consideration of the cost of the equipment. Research has revealed that this equipment pays for itself many times over as the cost of operation and upkeep is nothing in comparison to the weekly laundry bills. Every family's clothes must be laundered—and it is a well-known fact that clothes done at home last longer.

Having reached a decision in favor of the home laundry, the next step is to consider just how much or what parts of the three essentials you feel in a position to purchase. If you have to confine yourself only to the washing machine, plan your space so that when you can round out your laundry, the logical places will be ready to receive the new equipment as it is acquired.

The route of soiled clothes is from the clothes hamper or chute to the sorting tables, to the tub, to washing machine and ringer, to the clothes line or dryer, to the ironer and finally to the linen closet. If you can plan your laundry so that it will follow this course, it will save many steps, and much time and labor. In other words, the laundry should be planned to provide a continuous working arrangement for each step in the laundering routine, like a production line in a modern factory.

Your laundry can be a separate room, a part of the kitchen, utility room or playroom. It can be located on the first floor or in the basement. It should be easily accessible to the drying yard.

The floor of your laundry is important. It must have a water-resistant

floor (a hard surface is preferred).

Now for a few suggestions about the major pieces of equipment pictured above. The tub should be free of encumbrance on both sides so that when a basket or the washing machine is on one side, you can reach into the tub from the other side. The washing machine should have two positions—one when in use and the other pushed back against the wall out of the way when not in use. The modern washing machine performs a series of operations from soaking the clothes, washing, rinsing, wringing them out—to turning itself off, eliminating these backbreaking tasks of the housewife.

The dryer can be gas or electric and is a necessary item for indoor drying for winter or bad weather. The clothes should be hung out of doors whenever possible. There are several new clothes dryers including an inverted umbrella which disappears into the ground when not in use.

The ironer allows the operator to sit in a comfortable chair and feed the clothes through. Note the end shelves on the ironer pictured above which increase the width of the ironer and keep the clothes up off the floor. When the ironer is not in use, the top can be used as working surface.

In addition to the ironer, an ironing board will be needed. If you prefer a built-in ironing board, place it so that when it comes down it can be reached from either side.

Thus, the main points for you to remember are—buy good equipment and place it in a logical sequence so that the work flows smoothly through the room.

Here is a modern home laundry which is attractive and a pleasant place to work. The ironer has cover which becomes work surface when needed. The tub and washing machine are near the window. The dryer is shown at the right and cabinets for storage at the left.



THE PARADE OF MODERN

BATHROOMS

FOR THE SMALL HOME



"COMPLETE convenience and beauty; at a moderate price" sums up in a few words what you can reasonably expect in the modern small bathroom. The beauty and practical utility of the various fixtures are built into them by the manufacturer. The convenience of the bathroom will be chiefly a matter of your own planning. Beyond these two major considerations, you can go as far as your purse and good taste may dictate in the use of accessories and color. Bathrooms have become one of the yardsticks by which we measure the livability of the home; and the time has passed in which they resembled a hospital operating room and were still considered up-to-date and comfortable. The present trend toward combining the essential conveniences of the bathroom with the colors and luxury of a dressing room is splendid practice, and one that lends itself particularly well to the small home, where space for a separate dressing room is not available.

The actual laying-out or planning of the bathroom consists mainly of locating the three basic fixtures; the tub, bowl and basin, in the positions where they will afford the maximum of comfort to the household, and at the same time be economical to connect to the plumbing system. In this particular regard, it should be borne in mind that the bowl should be located so as to con-

nect into the stack or large vertical drain that runs down to the basement, without having to cross under the floor of the room. The connection to the bowl is four inches in diameter, and it is bad practice to cut the floor joists to accommodate a pipe of that size. The waste connections from the tub or basin are small in comparison, and they can be run under the floor without much danger of weakening the structure. Your plumber has had years of practical experience, and can tell you at a glance if the arrangement you have decided upon is a workable one. There are so many groupings of the fixtures possible, that one will surely be found that will suit your particular requirements or taste. A few of the possibilities are shown at bottom of this page.

Practical Arrangement

There are several arrangements that have decided advantages, and some that present only partial advantages. For instance, the practice of placing bath-tubs under windows in a long narrow room, disposes of the largest of the fixtures at one stroke, and at first glance it might seem like the logical place for it, but this practice has often been unsatisfactory because of the difficulty of getting at the window to wash it or to operate it. In fact more tubs have been scratched and damaged when in this position than in any other. If

floor-plan permits, *avoid this setting.*

The position of the closet bowl is probably the most important of all, and the niceties of present-day living make a point of having it as inconspicuous as possible. This is nicely arrived at by a small partition or low wall or even by a separate compartment if the available space permits. The outer side or face of this can be utilized for an additional mirror or for another shelf on which to place toilet articles, perfume bottles or additional linen. You can select closet bowls today that are practically noiseless, and which are equipped with low tanks that make them quite sightly.

In the selection of a basin or lavatory you must keep in mind that this is the most used of all the fixtures. Often the prospective home builder is inclined to be satisfied with a small and too plain fixture, with inadequate surfaces on which to place a soap-dish or comb and brush. The few dollars difference in the cost of a skimpy and inadequate basin and that of an ample one, is well spent and paid for in future convenience. Another point to have in mind is that of the fittings; the hot and cold water faucets and the waste. There is not much difference in price between a good looking set and a mediocre one.

The medicine cabinet is all important from both decorative and the practical angle of the bathroom. If it can pos-

SIX STANDARD ARRANGEMENTS



BATHROOMS

sibly be arranged, two cabinets should be installed, one to hold the endless array of ordinary household medicines and lotions, and the other for the express purpose of shaving and hair-dressing. The latter should be fitted with tubular lights, and a reflecting side-mirror to be really effective.

Bathroom doors should be installed to swing in a manner that will not clash with the fixtures when they are opened. They should be fitted with hangers that will accommodate a sufficient amount of clothing, and most important of all should have a lock that is placed out of the reach of small children.

Soiled clothes hampers, built-in scales, and convenient plugs for electrical appliances add much to the comfort of the bath, and cost little to have.

The color note in the modern bathroom is highly important. A well thought-out scheme, applied to rugs, shower curtain, closet seat cover, towels and curtains will complete a colorful and attractive room and lift it out of the plain bathroom class.

Quality in the wall, by which we mean the supply and drainage system of the bathroom, must not be overlooked. Each fixture must be properly



Covering the pipes under the floor will prevent condensation on cold water lines, and loss of heat in hot-water lines. Both are important.

drained, and the waste lines given the right pitch to insure their flow to the stack. Each fixture must be properly vented so that the traps beneath them, which prevent odors from the waste lines getting into the room, will not syphon out. These vents must be properly connected to the stack so that they will permit a free circulation of clean air through the entire system. The hot and cold water supply lines or pipes should be copper, brass or genuine wrought iron, so that replacement will never be necessary.

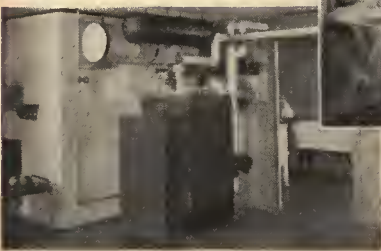
One of the real luxury touches in

the modern home is the small powder room. The addition of this is not the expensive matter that most people might imagine, if it is considered and provided for in due time. As a general thing, the space that is taken up by the average clothes closet is ample to accommodate the closet and the lavatory that make up the two essential fixtures of the room. Primarily the powder room is a convenience, and obviates the necessity of a climb to the upper floor for the adults, and offers a perfect boon to the mother with young children to care for, who are constantly running in and out of the house. As an accommodation when guests are being entertained, it has no equal, and in fact, adds to the enjoyment of the home in many ways. Colorful treatments of the walls and floor covering are in good taste in powder rooms, and the addition of an ample sized mirror, and convenient hooks and accessories, complete the picture of a luxuriously fitted and well-done room. If the money is available, the matter of colored fixtures might be looked into, because they always have an air that is impossible to obtain in plain white fixtures no matter how good their design may be. A good colored lavatory and bowl with contrasting fittings, are as ornamental as they are useful, and if they are used in a



BATHROOM

HEATING



KITCHEN

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Color, lighting, linens, and accessories are combined here to make a cheerful and completely comfortable dressing-bathroom. You might notice that no elaborate extra fixtures have been added.

Sharp blades or soothing powders are only half the story in comfortable shaving. Good lighting is indispensable to the man who shaves himself, and wants to make a quick and clean job of it.



powder room, it is already on the way to be the decorative unit of the house assembly that it should be.

The design of the average two-story house will generally permit of the installation of this room under the stairway or at other convenient points on the first floor. If it does not the floor space involved is so small that a careful study in order to fit it in, is well worth while. The question of plumbing connections is not complicated, because the first floor location of the room per-

mits of easy handling of the waste and supply lines beneath the flooring.

The proper design, location and installation of water supply and waste piping and connections thereto, require a peculiar knowledge of the flow of liquids, action of siphons and the understanding of the dangers of infection. The plumber is the only craftsman who possesses such knowledge.

Therefore, let your plumbing contractor take complete charge of this important part of your plumbing installation. He will first total the water consumption for all of the fixtures. Then, since he knows the rate of flow of water required for each fixture in the house, he will be able to judge the correct size of the pipe that you should get.

A final word. Each plumbing fixture should have control valves on the supply lines in the bathroom so that no time is lost when anything goes wrong, and a trip to the basement and a mad search for the pipes is unnecessary.

A most unusual wall treatment is shown below, but one that the average home-owner might do themselves with the aid of stencils and a bit of imagination. You might be astonished at what can be accomplished by an amateur.



The three-quarter length mirror lends depth to a small bathroom. The wall treatment is unusually attractive. The full mirror on the door, and indirect lighting are touches of luxury.



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FURNITURE *and Decoration*



LIVABILITY AND CHARM CAN BE INEXPENSIVE TODAY

Planning the interior of your home can be one of the most interesting experiences of your lifetime. The amount of excitement and fun that you can get out of it, will be limited only by your interest in achieving a tastefully and beautifully furnished house. If you are willing to study the problems thoroughly, until you find "just the right thing," and not be satisfied with "that will do", success will be the reward.

The very fact that your house is small, and the furnishings naturally limited, makes it all the more important that their selection be carefully and wisely made if you are to have permanent satisfaction. Manufacturers of good furniture have developed their products to meet and fit into the small house at reasonable cost.

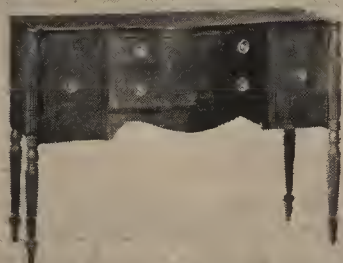
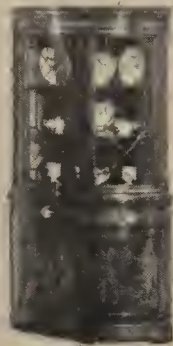
Remember that today most of the good furniture stores have an interior decorator ready to serve you at no extra cost, and keep in mind

the fact that they have had years of experience behind them. Take the blue prints of your house with you, so that they can see the floor plans, and discuss your ideas and requirements intelligently. Don't hesitate to visit every furniture and department store in your locality in your search for constructive ideas.

With all that has been published about decorating and furnishing, there is little excuse for either inappropriate or poorly made furniture finding its way into your house.

On the following pages we have tried to give you a few basic facts and practical, helpful suggestions for each room.

Study these and your plans carefully, adopt a definite decorating scheme, seek the advice that is so easily available to you, and follow through to a well-furnished and enjoyable home where you can live and entertain with contented pride.



How To Buy Good Furniture

THERE is nothing mysterious about buying good furniture. In spite of some general belief to the contrary, experts do not have a monopoly on the ability to select styles, woods or fabrics that are both appropriate and enduring. It is well within the capabilities of the average intelligent person to make selections of good furniture, if he will take the trouble to think about what he is doing, use common sense, and confine his dealings to reputable retailers.

Well-made and substantial furniture is available in today's market at a price within the reach of the small house owner. Manufacturers have made such rapid forward strides that today furniture represents a fifty per cent better value than ten years ago. It takes the small house into consideration, and is designed and styled accordingly.

Select with an Eye to Balance

When we speak of good furniture, there are other things besides price in mind. In the first place, no matter how much you might pay for chairs, sofas or odd tables, they can be bad furniture for you, if they are not appropriate. The small room calls for small scale furniture. Keep your different pieces in scale. Furniture should fit the space it is to fill as accurately as clothing should fit.

Technical Knowledge Not Necessary

The technical information about furniture construction will be supplied by the reliable store. The store buys from reliable manufacturers whom it trusts, and will stand back of its merchandise. In many cases furniture is cheaper from the reliable retailer than it is from the so-called cut-rate furniture store that advertises a small down payment and so much a week. The reliable merchants have time payment plans with a legitimate carrying charge.

In regard to the actual construction and durability of furniture, there is much to be said. Probably the first thing should be this—that the very built-in qualities that will insure long life and good wearing properties are hidden from your eyes, and you will have to be dependent in a great measure on the honesty and integrity of the manufacturer.

Don't Be Afraid to Ask Questions

Many young people, making their initial purchase of furniture, suffer from a complex brought about by a knowledge of their own ignorance on the subject. They are inclined to be led into almost anything that the clever salesman wants. Above everything else, don't mistake gaudy or flashy furniture for solid value. Don't interpret bulk for quality. Keep in mind the size of the house and the general scheme you want to follow.



Pedestal table and appropriate crystaled lamp are set off by small figured wall covering.



This streamlined modern dining group in a natural champagne tone shows the grain of the wood. The chairs are cane paneled. Swedish peasant wallpaper furnishes background.

Planning *A Decorative Scheme* With the Basic Principles of Interior Furnishing

A HOUSE can never be attractively furnished by luck, or by a hit-and-miss method of buying. To arrive at anything approaching the ideal, you must have a definite plan covering the immediate and future complete picture of your house. A woman can not look well-dressed unless she plans her wardrobe carefully and builds it around colors that are becoming to her and buys each piece of clothing to fit into her scheme. Each room in the house requires just as much thought as a new spring ward-

robe. A practical program is presented.

There is nothing complicated about selecting a "decorative scheme." It can be built around a favorite picture, a fireplace, your prize piece of furniture, a beloved piece of china or anything that you get pleasure out of every time you see it. Then logical planning of the entire interior of the house, including walls, ceiling, floors, draperies and furniture, if well done, results in a harmonious and correlated assembly.

The ideal decorative scheme is one which carries out the relation between

the exterior and interior. There are some splendid examples of this, where a traditional Cape Cod house, authentic in every architectural detail, has been furnished and decorated inside with the hooked rugs and sturdy furniture identified with the period. Thus, the whole establishment presents a perfect picture inside and out.

The proper place to start your decorative scheme is on the floor. The rugs or carpet correlate everything else in the room. Their color and texture are dominant features. Their size will



Modern furniture, window treatment, and decorating, are combined to furnish a perfectly planned and executed bedroom. The color scheme has been carried out in a strikingly effective manner.



The upholstered chair blends beautifully with the flowered wallpaper and colorful furniture.

either divide or connect the furniture group. It is the basis of the room plan.

The walls should be restful and furnish a pleasant background. The attractive designs and colors that are prominent in good wallpaper today will blend with any scheme you might have chosen. It can make your room look larger or taller—and add bright cheerful touches in hallways. Painted walls offer an endless variety and if the room is ultra-modern you can indulge in different treatments of each wall. Important new effects are obtained through different wood finishes on paneled walls. These offer a richness that can be obtained through no other medium. Windows are so important that extra care must be given to the draperies and curtains. Venetian blinds with either wood or metal slats are available in sizes that fit most standard window frames. They have the double advantage of insuring privacy without interfering with the ventilation of the room.

First analyze the possibilities of the room, how much furniture it can comfortably hold, and where this furniture will be placed. Arrangement is one of the primary considerations, and of necessity, determined by the architectural plan. We seek to get the maximum from our floor and wall space, and the light that comes through the windows, and the illumination that is possible



Color is the keynote in this attractive sun porch. Note the new type of outdoor metal venetian blinds (termed jalousie) which gives a completely enclosed room by the use of glass or screen between the metal strips.

from the electrical outlets. Study carefully the photograph shown on page 85 and the furniture plan below.

Keep the ensemble in mind in all your selections. Color, scale, design, texture must be in harmony throughout. Elaborate damask draperies are out of place with simple, maple furniture. A huge lamp can overpower and spoil the beauty of a small, graceful lamp table. Avoid a confusion of design and pattern in small rooms, and remember that anything over-size promptly spoils and throws out of step the entire contents of the room!

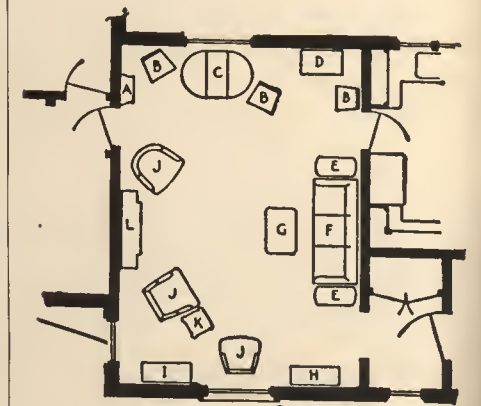
Decide first how much you can spend

for home furnishings. Then be sure that everything you need can be bought within your budget. In these days when selling methods make it easy to extend payments over a period of months, that method may be taken into consideration. Make certain that you can get for that sum all the things you need. Don't let your enthusiasm for a certain chair, or a lamp, or a table, run away with you only to find that you have nothing left for other needed furniture, rugs, accessories. Set aside an adequate sum for the fundamentals that give permanent character to your rooms: a nucleus of good furniture, floor coverings, window treatments.

Often it is practical to make a five year plan for furnishing. Under this plan you decide the essentials for each room, so that the home is comfortable and livable from the start.

Make a floor plan of each room as shown below. Study where you will put each chair, lamp, and small table to make the best possible use of the available space. Base your plan upon the needs of your family, their habits and the use to which your rooms must be put. A comfortable chair and good reading lamp are *musts* for the man in the family (and every other member).

This is *your* home—where you will spend many happy years, where you will live, work, entertain friends; talk and eat and sleep and read and grow. Put into your home as much as possible of yourself—your interests and those of your family. Each home has its own personality, which reflects the taste of those who dwell within. That's what makes a house, a home.



FURNITURE PLAN
(For Room at Right Above)

KEY—Sofa (F) and easy chairs (J), of course. A radio (H). The right small tables, which will include end tables, a coffee or cocktail table (G), lamp table (K), occasional tables (E), a gateleg (C) or console card table for games and snacks. A writing desk or book cabinet and desk combination (L). Lamps and small decorative accessories. A few good prints. Flowers, books, magazines add interest.

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read, what could be more inviting than comfortable chairs and well placed reading lamps, with convenient small tables alongside. Are cards your great idea? Sewing?—Whatever it may be, provide for it fully and tastefully.

Place furniture where it looks good to you, and where the light is right. Group things naturally and usefully, having in mind the rule that groups should be related in size; that small tables belong beside small chairs and large tables next to large chairs. Never have a chair standing alone and far from a table or lamp. Put it where it suggests conversation or some social activity or where it may be used without giving the appearance that its occupant is being punished!

See that the room is orderly looking without being stiff, and that you can walk freely and easily about. Let things be spaced sensibly and not cluttered.

If you have a fireplace (and want to feature it), build around it as it is the focal point. Place your couch or sofa in front of it, with end tables for ash-trays or books, or if the width of the room prevents, place it to one side and flank the other side of the fireplace with a balancing group.

If you will bear in mind that group arrangement is the easiest way in which to distribute your furniture and arrive at a pleasant room, it will help.

Every home presents its own problems, and its living room is not an exception. The number of people in a family, and their ages must be considered, as well as their preferences, so that all will be provided for. It really sounds like more of a problem than it actually is.

You know your family and the activities that make them congenial. You know who or what sort of people your guests will be! Plan your living room with these things in mind. Change and shift as often as you please, until you arrive at an arrangement that offers convenience, charm and welcome. Then your room is planned for joyous living!

The Living Room

THE very name "living room" tells its own story. How pleasant living in it will be, is entirely a matter of how much attention and care go into the furnishing and decorating of it. This is the room from which your friends get the general impression of your home, and where you spend the leisure hours which should bring relaxation and rest. It is quite possible for the small living room to combine a thoroughly modern and correct arrangement and color scheme, plus an enjoyable setting for your own individual activities. There is no place in the modern home for a room whose sole purpose is to impress the occa-

sional visitor. That passed away, fortunately, with the old "front parlor"!

There is an endless amount of information on the correct as well as the practical planning and arranging of living rooms. While hardly a page of it is without some worthy suggestion, a frightful sense of confusion must come over the reader about to embark on his first attempt to spend money wisely and well. Perhaps we can help.

Start with the firm conviction that this is your living room, and that out of it you intend to get a lot of comfort and fun. Just what form of entertainment do you enjoy most? If you like to read, and your husband likes to

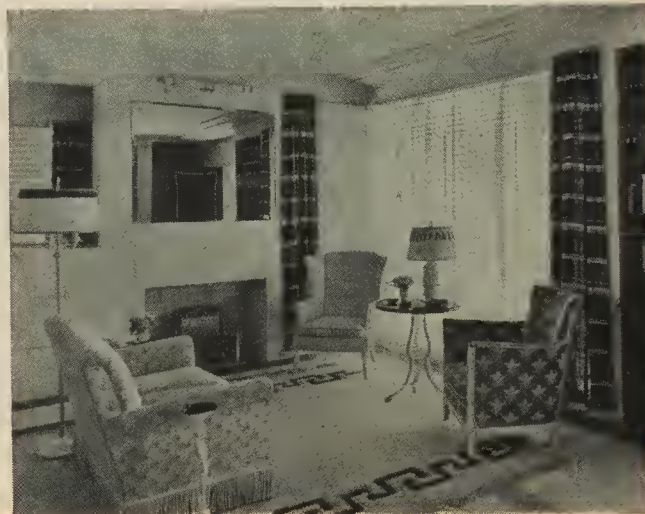


(Left)

Pie-crust table and candle stand complement the comfortable arm chair. The large windows frame the group and furnish an appropriate and intimate setting.

(Right)

Bold contrast gives an unusual effect in this living room. Large corner window (with venetian blinds), mirror, and white chair frames diffuse and intensify the light. Note effect of drapes.



Dining Room

STRONG construction in the furniture is one of the most important of all dining room requirements. Nothing tends to disturb and disrupt an otherwise pleasant meal as much as creaking and wobbly furniture. No doubt every one of us has been disturbed at one time or another by being forced to sit through a dinner that became a nightmare, because our chair groaned at every move we made! You need never go through the experience, or embarrass your guests, if you pay proper attention to the selection of the furniture that will grace your home.

Refuse to buy dining room chairs that are not corner-blocked, or a table that cannot be extended. If you have your choice between comfortable chairs of plain design, and elaborate ones with less comfort, choose the plain ones. Give the buffet and cabinets a very thorough inspection. Although you may not be an expert on cabinet work, you cannot fail to recognize quality as presented by smooth finish, well set hinges, easily opening drawers, and tight joinings. Run your hand around inside the cabinets, and see if a rough job has been hastily covered with shellac that has failed to hide the poor workmanship. You may be told that it makes no difference, but it does. It is an indication of the kind of product you are

offered. Irrespective of the design or color of your furniture, you will do well to make substance and solidity the basis on which you make a selection.

The next requirement is that you decide upon a style of furniture for which you can buy additional pieces. Avoid a table and chairs of such odd design that filling out will be impossible. Right here is where you are offered bargains. But you don't want them.

No other room in the house needs as much care as this one in regard to scale or size of the furniture. The reason is obvious. The dining room is often small as a matter of necessity; so be most careful about the size of your pieces. Consult your house plans, and make sure just what the room will accommodate, and still allow ample space to move around and serve the table properly and without disturbance.

Americans are the best fed nation in the world, but at that, the average family spends only two hours out of every twenty-four in its dining room. The trend toward using dining alcoves, or one portion of the living room is increasing. Everything that has been said applies to this arrangement as well with the possible exception of the color scheme. This should be thought out to the end that the dining portion will blend with the rest of the room, and



Gracful entertaining is best accomplished in the well furnished and appointed dining room. The color scheme has been carried out here in chair covering, wallpaper and hangings that are in complete harmony.

not attract your attention immediately by too great a contrast.

You want to have in mind that the day is started in the dining room, and the amount of cheerfulness that is absorbed during the first meal has a very great bearing on one's attitude toward the remainder of the day. Even though it may be rainy and dreary without, if the atmosphere of the dining room is bright and cheery no one bothers very much about it. Many people consider their breakfast the most important meal of all, and furnishings and decorations should do their best to insure that nothing shall mar its enjoyment.

Hepplewhite sideboard is the show piece of this well furnished and dignified room. The knotty pine wainscoting is appropriate to the general scheme originating with the mahogany furniture and decorating theme.



Glass and bamboo furniture, with fish-net over bamboo at the window, present a smart breakfast room combination. The odd design of the floor covering matches perfectly with the ultra-modern furnishing.

Bleached table and chair frames, and bow corner cupboard in like treatment, furnish this dining corner with style and pleasant ease. Note the contrasting draperies and their odd and cheerful arrangement.



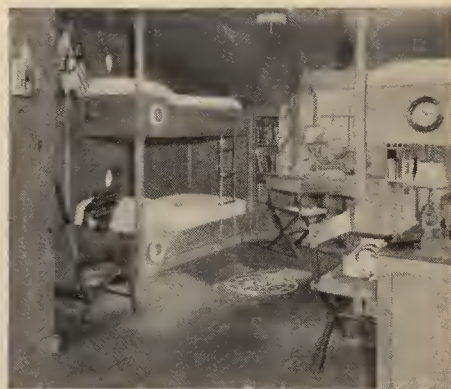
Your Bedrooms

WHEN you are furnishing a room for someone else, or a room that other people are going to use, you have quite a lot to think about. But when you come to your own bedroom, we believe that you can do just about as you please. Bedrooms are personal and not semi-public areas like the rest of the house. Your individual tastes and inclinations should have free rein to express themselves.

There is plenty of discussion about the subject, some authorities claiming that bedrooms should be as small as possible. Just a place to dress and sleep in. Others favor the upstairs-sitting-room idea, which combines facilities for comfortable lounging, as well as sleeping. About all the advice that can be

precaution should be taken to get the substantial quality that the market affords today, even in the low cost brackets, and if you take the time you will be well repaid for your effort.

The exact placing of the large bedroom pieces, such as the twin beds, is plainly dictated by the physical layout of the room. You have no draft across doors and windows to consider and to make provision for their operation. You will have closets to consider, and lighting arrangements to consider. The absolute importance of studying your floor plans before making purchases is evident. Taking it for granted that the room is normal in all general aspects, you have your choice of several ideas in bedroom furniture arrange-



This nautical bunk room has knotty pine walls, and a floor of marine linoleum. The lamps, portholes and life-savers carry out the seafaring air in very complete detail.



Colonial masterpieces reproduced for today's interiors have unflinching charm and authentic interest, in small homes or large.

ment. While the best method to pursue will be to study them all, by reference to magazines and the furniture manufacturers' manuals, until you find one that suits you, we would suggest that one in particular have your attention.

This is the idea so much in vogue today, of placing the beds along two adjoining walls, so that the heads meet at right angles. You accomplish several things. In the first place you get the two largest pieces of furniture out of the centre of the room, and acquire a comfortably sized space in which to

This modern room achieves charm through its simplicity. Of particular interest are the bleached wood furniture, and the wall-paper presenting a delicate feather motif.



given on the subject is that it rests entirely with you as to which plan you want to adopt, and depends likewise on the plan of your house.

The bedding should naturally be the best that you can afford, if you want to enjoy healthy and unbroken sleep. But you might be cautioned against mistaking elaborate covering of springs or mattresses for inbuilt quality and comfort. There are well established concerns whose products are a by-word for comfort, and you would do well to confine your selection to their wares.

The question of furniture must be decided on a basis of the room available for it, the amount you can afford to spend for it, and the placing of what you do decide to buy. Of course every

FURNISHING AND DECORATING *Your Bedrooms* (Continued)

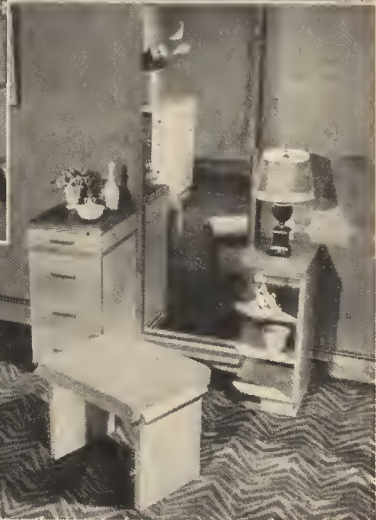


Here is a full-length mirror on the inside of the closet door. The built-in dressing table with a mirror and drawers is most welcome to users in the average small bedroom.



Here is a truly lovely room for a person with dignity. The furniture is authentically reproduced from 18th Century. Note the interesting window treatment of the curtains.

Here is an unusual dressing table with full-length mirror. The wall to wall carpet gives an ideal background for modern furniture.



turn around; and in the second place you can put a table between the heads to hold reading lights, books, and the other small objects you might like at hand. Of all the plans and arrangements that may be used, this one seems to solve the small room problem best. You are fortunate if your door and

be taken into account, and the furnishing and decorating appropriate. You can be sure of one thing, and that is

Modern Furniture for Homes of Today Space Saving Smart and Comfortable

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suite . . . fully finished interiors, jewel trays and partitions. Small chests (note at sides of dresser), excellent construction and beautifully finished . . . sells at very popular price. Write for information and get booklet with decorating plans and care of furniture.

If you contemplate new bedroom furniture look into the Kling line. Forty groups and suites to choose from.

See this suite at your furniture or department store, or write

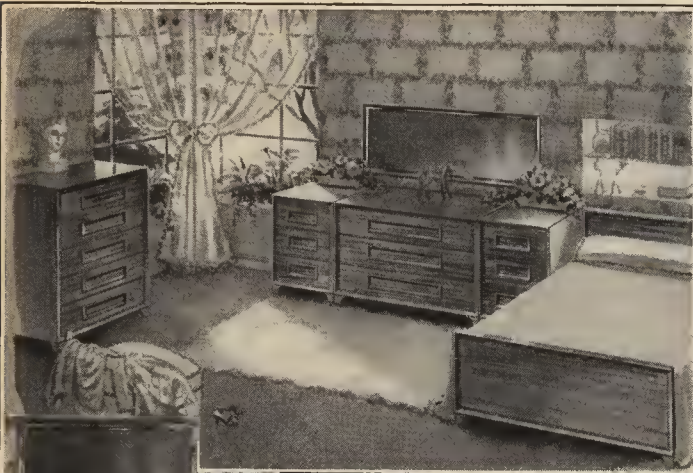
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Send 10c postage and name of your furniture store, and we will send you a booklet, "The Use and Care of Furniture," giving decorating plans for nine rooms—3 Modern—3 Eighteenth Century—3 Colonial—by Martha Hagan, famous Chicago decorator. Three rooms are illustrated. Also instructions on the care of furniture by an expert finisher—both lacquer and varnish.



same manner as the other rooms, if you want an entirely correct effect. That is the floor covering, hangings, upholstery and bed spreads should convey some indication of a general color scheme, with as much or as little contrast in a different color as you wish. However, as we said in the beginning the bedroom is distinctly your personal affair, and if you have any bizarre or exotic ideas, this is the place for them.

The question of closets plagues a great many houses, and in the bedroom (where most of your apparel is kept) they become a major consideration. No matter how small the closet space may be, a great deal can be done with it by clever planning. Scientific research on the subject has developed some excellent ideas, such as sliding hanger racks, sensible use of the back of the door, and correct shelf arrangement. Look into them, and make the most of what you have. (See also Page 93 on closet planning.)

Always have in mind the fact that the bedroom should be a place to which you can retire in privacy; so make every effort to have it as restful and comfortable as your means will permit. Everybody is entitled to a sanctuary, and if it can be right in your own home, so much the better. If it can be your own bedroom, it is perfect!

VISUAL MAGIC OF COLOR

(Continued from page 44)

ance by those seeking color style individuality but who still wish colors that will service suitably as an integral part of the architectural scheme of their houses. The front door can be in a bright accent color different from any other color used on the house.

Chimneys that are either too large or too small in proportion to the rest of the house should not be accentuated by contrasting colors. The offending chimney will be less obtrusive if it is painted the same color as the rest of the house. A touch of bright color at the top of the chimney is advisable.

Windows, where they are of various sizes and shapes, draw too much interest. Coloring the trim and sash in paint darker than the body of the house features this discordant window note. When painted to match the large area of the house in color, they blend better.

The trend toward one and one-and-one-half story houses in recent years has helped to emphasize the importance of roof areas. As a consequence the roof color now assumes a more dominant influence upon the appearance of the house.

Roofs Dominate the Color Scheme

Not so long ago the roofs of nearly all dwellings were drab. This was due in part to the fact that roofs were considered as purely functional. They were beyond the realm of the close scrutiny accorded wall paper, woodwork, carpets, textiles and furniture, and the many other elements that help to make a house cheerful and artistic. It was also due to the fact that roofs were so rarely replaced that durability was the primary consideration.

Today modern science and engineering have brought about revolutionary changes in roofing materials. Such materials afford pleasing color distinction, and these are gaining wide favor throughout the land. No longer is shingle stain the principal medium for providing colored roofs. Mineral-surfaced roofing products comprised of multi-colored granules are now offered in a complete line of colors that inspire adequate harmony for any house regardless of size, shape or environs. Asbestos cement shingles are also manufactured with integral colors to provide the same result.

The most popular of the new roof colors for small dwellings today include a certain variation of dusty blue, brown and green.

The four or five room cottage type of house prevalent in suburban localities is without stylistic precedent and lends itself most adequately to color

(Continued on page 90)

Beauty INSURANCE FOR YOUR HOME



The decorative treatment of your house must complement the entire architectural scheme. Oversize or undersize chimneys shouldn't be accented in contrasting color. Painting chimney to match house remedies this defect. Upper and lower colors make low house look squatty. Rafts should not match background foliage. Shutters provide accent color opportunities.



THE world oppresses you in terms of the appearance of your home. Your house, therefore, is deserving of the best unbiased style and decorative guidance.

Avoid costly experimenting with wrong colors, fittings and materials in planning your home. Be assured of good looking and impressive results within your budget.

Get the jump on others in your neighborhood. Here's how. Read carefully the features of the three complete services outlined below. Indicate your preference, then mail the coupon.

SERVICE "A"\$2.00

The two dollar fee provides:

1. Useful color selector and color scheme guide for producing popular and harmonious exterior and interior color plans for houses.

2. Guide to period styles in furniture complete with list of basic colors expressive of each period.

3. Chart showing light reflection characteristics of different colors. This chart will help you plan colors to brighten play rooms and to make the most of light in any room. It will enable you to use paint as light.

4. Outline defining the meaning and characteristics of all principal colors. Shows warm, cool, cold, advancing, receding and other action characteristics of color.

SERVICE "B"\$5.00

The five dollar fee provides: 1. Everything described in SERVICE "A" plus these extras.

2. Individualized paint color plan showing actual paint color samples for any two rooms you designate for your new house.

3. Exterior color styling suggestions based on design of your new home. This includes actual samples of paint colors.

4. Check list of things to look for when building a house.

SERVICE "C"\$10.00

The ten dollar fee provides: 1. Everything described in SERVICE "B" plus these extras.

2. Set of color specifications and samples of paint, fabrics and finishes especially prepared for any six rooms in your house. This service includes specimens of colors for paint, wall paper, stain, fabrics, rugs, and linoleum.

3. Exterior color scheme for your house, including specimens of roofing and paint. This service will help make your house look better, last longer and cost less.

4. Technical information on "How to Paint a House" and "Program of Paint Maintenance."

Be sure to include with your remittance all of the following information (When ordering Services "B" and "C").

1. Complete floor plans indicating exposures and the purpose of each room.
2. Photographs or sketches showing front, rear and side views of house.
3. Your color preferences for each room and for the exterior of the house.

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Without obligation please send me your suggestions for color styling my home. I am interested in House No. . . . so let me know your recommendations for the Benjamin Moore & Co.'s paint products and quantities required for both exterior and interior surfaces.

Name

Address

City..... State.....

VISUAL MAGIC OF COLOR

(Continued from page 89)

styling. The roof is usually composed of weathered shingles. The new trend is to have the roofs of these small homes carried out in gay variegated granules or wood shingles that have been colored green, rust, red, grey, or blue.

The body of the house is generally constructed of clapboard or brick, but wood shingles, asphalt or asbestos siding are also favored to a considerable extent for exterior finish. Many of the new cottage style dwellings are frequently composed of a combination of above-mentioned materials, brick and siding, for example, thus indicating a trend away from the conventional small home constructed of a single material. Only in rare instances should more than one color be used in the treatment of the main part of the exterior of houses of this type. White is most generally employed, though the bodies of many houses of brick construction are left unpainted. Colors such as ivory, light grey, and light beige are favored for this small cottage type of home.

The temerity on the part of home builders to follow the leader and specify white for the outside of their house is commencing to give way. Those who build today in all parts of the country are showing an encouraging susceptibility to greater originality and distinction in the exterior color plans for their new homes. Cream greys, ivories, beiges and yellows are predominating as the new color favorites for America's new small homes.

The small house of today is preferably styled with trim matching the body color but with sash in a contrasting hue. Shutters are popularly painted in a different hue from any other used in the ensemble. Blues, reds, dark brown, yellow, maroon and black are new favorites. The front door is usually colored in the same hue as the sash.

Here is a distinctive color idea for your home. Tint the cement used for your porch and walk in a hue that will help complete the ensemble harmony of the house exterior. This same color can also be carried on the under side of the roof where it projects.

Thus all sorts of visual magic can be performed on houses by means of color styling. A prerequisite to success in the use of color to help emphasize interesting architectural details is a knowledge of color theory and an innate sensitiveness to fine color qualities on the part of the decorator.

Part II, "Visual Magic for Your Interiors" will appear in the Fall 1941 edition of this Small Homes Year Book.

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Lighting FOR THE SMALL HOME

MUCH of the safety, charm and livableness of the home (when it is completed) will depend upon its lighting plan. The wise home builder will plan the lighting in detail before starting to build. A comparatively slight difference in actual expenditure plus care in the selection of home equipment can make such a vast difference in the appearance and comfort of the home as well as in eye comfort and eyesight protection for its occupants.

Space limitations here allow for only a few general suggestions on those three elements which form the lighting system—wiring, lighting fixtures, and portable lamps.

A well-planned wiring installation allows you to obtain the utmost in usefulness and convenience from your electric service. (See also Page 62.) Such a plan will include (1) convenience outlets properly located to readily serve all possible furniture placements; (2) switch control of lighting outlets so placed that passage through rooms does not require groping in the dark or retracing steps to turn off lights; (3) adequate wire size to assure efficient operating conditions so that full service is obtained from lamps and appliances.

The function of the lighting fixture is twofold. It provides local lighting



No ugly, unflattering shadows here! Concealed beneath this smart metal shade is a large diffusing bowl and a three-lite lamp bulb—to provide very low, soft light as a background for candle light, medium light for "family-at-home" dining, highest light for after-dinner studying.

in utilitarian rooms such as the laundry, kitchen, bath, sewing room, and other close eye-work locations. In those rooms of a more decorative character such as living, dining, recreation and bedrooms (in which there is likely to be greater dependence on portable lamps) the lighting fixture provides that heightened lighting throughout the room so necessary to complement furnishings and decoration. It also controls the combinations of general and localized lighting so that greater softness of lighting and greater comfort in use may be experienced. As rooms take on a more decorative character more emphasis may be placed on ornamentation. However, by careful selection it is usually possible to find for these rooms fixtures which combine pleasing decorative design with satisfactory lighting performance.

Because of these very important func-

tions which the lighting fixture performs and because developments in lighting practice and equipment are taking place at an ever-increasing rate of speed it is strongly urged that provision be made for overhead lighting in every room in the average home. From the standpoint of safety, convenience, flexibility of the lighting system, attractive appearance of rooms and furnishings, ease of seeing with its resultant lessening of eyestrain and energy consumption, no one factor contributes more to the home than good lighting—and the well-selected lighting fixture is an integral part of good lighting.

It is recognized that the average homeowner will experience some difficulty in selecting from catalogs and store displays, fixtures which will produce the results described above, particularly if (as has unfortunately been common practice) his allotment for fixtures is, for example, only $\frac{1}{2}$ of 1 per cent of the entire cost of the house. In order to be able to select recommended type of fixtures this budget should approximate $1\frac{1}{2}$ per cent of the house cost. However, even a reasonable budget such as this may be spent very unwisely if consideration to lighting result and lighted appearance of the fixture is not given. Comparatively, so very little more spent for lighting fixtures can do so much for added comfort and convenience.

It is important when selecting fixtures for your home, to see each one



This attractive Colonial bedroom uses a very well-designed version of the multiple-arm fixture. Matching pin-to-wall lamps (without bowls) for mirror lighting and (with bowls) for reading in bed, are also Colonial in feeling.



Simplicity and smoothness of design plus generous size and good quality of diffusing glass assure this fixture an important place in the decorative as well as the lighting plan of this room. Four "Better Sight" lamps complete the story—a decorative as well as a "light-for-seeing" story. Such lighting enhances room colorings.

lighted, and with the correct size lamp bulbs.* The presence of other fixtures in a store display is of course confusing, but if most of them except the one being considered can be turned off, the purchaser will have a better idea of its lighting performance.

In judging the fixture, one thing to notice is its brightness. Of course it should not have exposed bulbs, but the type of shading material is important, too. For example, etched or frosted glass commonly used for "Colonial" type fixtures gives very little diffusion, is uncomfortably bright and glaring, and gives a harsh, very unflattering and uncomfortable lighting result—with the occasional exception of very small, decorative pieces. Enameled crystal glass, opal glass or plastic material diffuses and softens the light more comfortably and usually results in satisfactory fixture brightness.

Comfort and effectiveness of lighting result also depend on the way the light is distributed. Except for utilitarian rooms, passageways, and areas where the fixture is to be depended upon for localized lighting, the most pleasing effect will result when a generous percentage of light from the fixture is spread over a large portion of the ceiling area and redirected from there to the sidewalls and room. This is seldom possible when fixtures are mounted very close to the ceiling. The usual result in such cases is a confined sharp circle of light surrounded by a high-contrasting dark ceiling area, a condition which the purchaser will find disappointingly unpleasant when installed. As the fixture is lowered from the ceiling this condition is rectified, and some rather close-fitting fixtures of careful

* See "Light Conditioning Dealer" in your neighborhood.

The simple and authentic lines of this Colonial fixture seem to stem directly from a museum original. Frosted chlmneys cut the glare.



design will distribute light over the ceiling much more evenly than others. Thus the importance of seeing a fixture lighted (and if possible with all other fixtures immediately surrounding it in the store turned off) is again emphasized.

Realizing that even with these standards in mind it is difficult for the layman to judge lighting fixtures accurately, the Illuminating Engineering Society has recently published a "recommended practice" for illumination performance of fixtures as a guide to designers. As more fixtures meeting these qualifications reach the market, the purchaser will find good fixture se-



Landlubber or seafarer will find a welcome breath of the ocean in this nautical ceiling fixture. The ship's wheel is made of seasoned maple. A compass design in tan and a real sea going anchor suspended complete the details.

lection easier, just as he has found portable lamp selection easier since there have been made available lamps designed in accordance with the specifications drawn up by this same Illuminating Engineering Society (the familiar "I.E.S." Better Sight lamps). Although the detailed procedure has not been decided upon, it is probable that fixtures designed in accordance with the "I.E.S. recommended practice" will carry some sort of identifying tag so that they may be readily recognized by the buyer.

Except in strictly utilitarian rooms such as the kitchen, bath and laundry, portable lamps are the most convenient and practical means of providing the values of local light needed where eye work is to be done. The number and type of lamps required in each home naturally depend on size of home, size of family and seeing requirements in the various rooms. However, the average five-room house for a family of four needs between 15 and 20 portable lamps to provide the quantity and quality of lighting which research has proved necessary for safe, comfortable seeing at the places where close work is done, and for those other locations where for purposes of decoration or convenience portable lamps fill a definite need. Five or six of these lamps

will be needed in the living room, and of these at least three should be of the "Better Sight" type, i.e., having diffusing bowls and providing generous quantities of upward light to bring out the room colorings most effectively and to reduce harsh contrasts of light. In other parts of the house, also, where sewing, studying or other close work is being done for long periods of time the Better Sight type of lamp will prove the most satisfactory.

It will be found, also, that when the number and correct types of portable lamps to take care of the seeing requirements of the family are provided, the appearance of the home, its furnishings and its occupants will be at their best. Conversely, poorly selected lamps of the kind that produce spotty and dim light can change the whole atmosphere and appearance of the home, hiding its carefully selected subtleties of color, putting harsh, unnatural shadows on people's faces, making the atmosphere dull and dispiriting.

In summary, if we were to leave with the reader the two most important thoughts of all concerning the lighting of his new home, these would be (1) the extreme importance of planning ahead, when the home is in the blueprint stage, and (2) selecting lighting fixtures and lamps with intelligent consideration of their lighting performance as well as their decorative appearance. If this is done the results will be well worth the slight extra time, effort and expense involved.

Remember the quantity of light is only half the story. Quality of lighting—the way in which light is distributed—is the other half. Light *must* be soft and pleasing and must perform its dual function of utility and decoration satisfactorily.

A lamp for reading and a comfortable chair are "musts" for at least the man in the house. This one has a 3-way switch and reflector.



Closet Craft

BY MARTHA WOOD

EARLIER, when all houses were comparatively spacious, the closet problem found its own solution primarily by the easy use of what might otherwise have been waste space. Today, with the enforced efficiency in planning a small home practically no waste space is permitted. Consequently closets have suffered. The average small home is woefully lacking in the continuous, comfortable, daily service which is so much a part of its domestic tranquility. By the use of careful planning and skillful adjustments of dimensions, it is possible to establish in the smallest plan the six elements of closet service efficiency. This is a closet craft—and here is shown how to be your own “closet craftsman.”

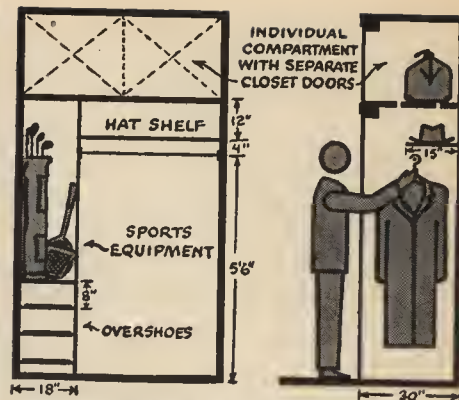
Every home needs in one form or another six types of storage closet service: Over-Clothing and Entrance Convenience, Bedroom, Linen, Mothproof Storage, Housekeeping Supplies and Dead Storage. These represent the important functions of “closet craft.”

Few home plans can be made to achieve the ideal of having them all—

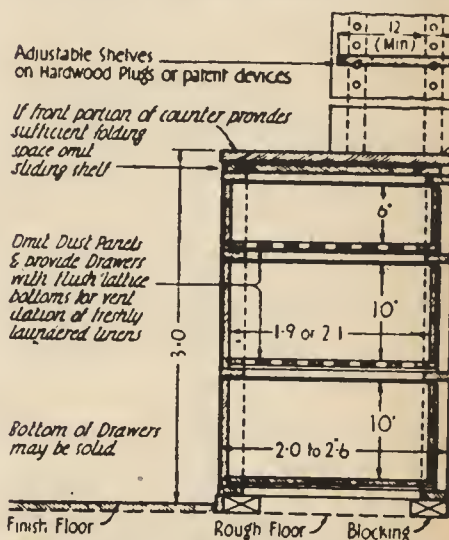
but at least you can use your best ingenuity. Remember that closet convenience becomes more important as the days of family life go by and often augment such requirements. It is usually even better to use some of your general room dimensions in order to introduce the important though minor dimension illustrated here. Even awkward shaped closets can be put to practical use. All kinds of fixtures are available for making use of the inside of closet doors. In fact, manufacturers have over forty different fixtures to accommodate every article of clothing and actually double the available space.

Every closet should have a light, preferably with a door-contact lighting switch so that the light goes on when the door is opened. All closets should be ventilated. This may be provided by screened vents to cabinet above.

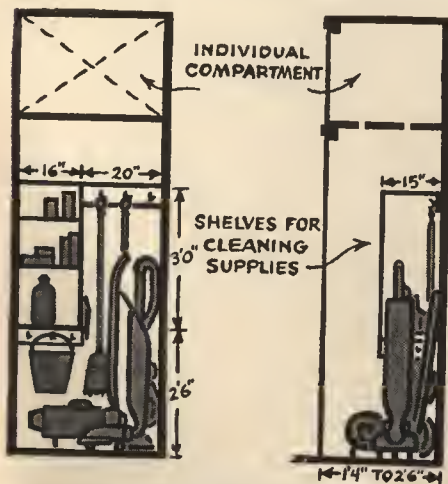
The use of wallpaper in the closets to harmonize or contrast with the adjoining room, decorative boxes and hangers, shelf trim and fine chrome finish fixtures have made closet craft a really thrilling adventure.



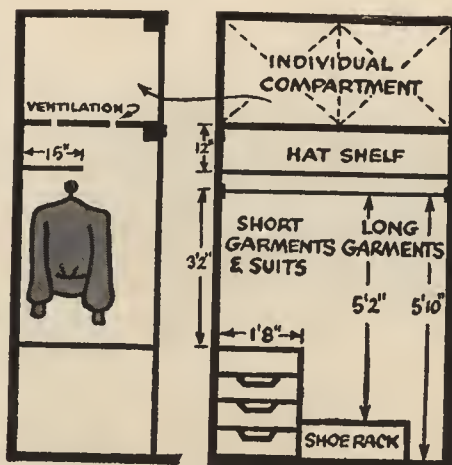
OVER-CLOTHING AND ENTRANCE CONVENIENCE CLOSET: Minimum depth front to back 30 inches. Width end to end, as wide as floor plan will allow. Nine to eleven overcoats can be accommodated in 40 inches. Compartments for overshoes, raincoats, golf clubs, and bridge tables can be built-in as shown at low cost.



LINEN CLOSET: This can be more standardized than any other type. While sizes of linen vary according to individual habits, a shelf should not be less than 12 inches wide. A folding and sorting counter or sliding shelf provides desirable working space for handling.



HOUSEKEEPING SUPPLIES CLOSET: Shelves for cleaning supplies, with the middle shelf adjustable; hook strip for hanging broom, mops, etc.; low hook strips for dust cloths, pail, etc.; space for vacuum cleaner and attachments, and carpet sweeper. These are the principal requirements for keeping the house.



BEDROOM CLOSET: Here is suggestion for feminine closet to accommodate evening clothing, daytime dresses, coats and short garments. There is a shoe rack, built-in drawers, hat shelf and dead storage above closet. Closet door accommodates more hats, shoes, belts and scarfs—or a dressing table. See page 94.



BEDROOM CLOSETS: There should be two closets in each master bedroom. Here is suggestion for putting a dressing table with mirror between closets. Also note full length mirrors on closet doors. Thus, by adjusting the doors a view of all sides is given to the person dressing.

THE GARAGE

IN AN age when almost every family in the country operates a car, the garage becomes an extremely important necessity. We all know that the protection it affords from extreme cold, dampness, and general exposure adds life and value to the motor and to the finish, to say nothing of the fact that a well-housed car will start with a minimum of effort and wear on both starter and battery. Any of us who has parked his cars out-of-doors knows that when the trade-in time arrives, the price isn't as high as he had hoped. In addition to the protection from the weather, spare tires, tools, and other expensive accessories are not at the mercy of light-fingered individuals. If your car has ever been stripped, you know that the cost of replacement would have gone a long way toward the building of a small garage for its protection.

A one- or two-car garage should be built just a little larger than necessary in order to accommodate the dead storage. One owner did some unusual things with his garage. To begin with, he laid a floor over the beams that ran from wall to wall under the roof, making an excellent storage space for summer lawn equipment, and odds and ends of furniture. A straight ladder attached to the wall inside led to an opening through which it could be passed up. Neat racks took care of the rakes, spades and other tools that were in daily use around the grounds, and a bracket held the neatly coiled hose. Thus they were easily accessible and everything had its place.

Across the rear of the garage he built a long shelf with cleats nailed to its surface, and on this he stacked his screens in winter and his storm-sash in summer. Previously, they had been stored in the cellar and were constantly being broken or damaged. A narrow shelf along one wall accommodated the inevitable collection of paint cans and brushes. A tool-board above it guaranteed that hammer, saw and screw-driver could be found when needed. In short, what this man had arrived at was a complete tool-shed, work-shop, and convenient storage house, as well as a garage. Your lumber dealer will no doubt have complete information on file for you.



The architectural style of your garage should complement the design of your home—In fact, it can expand its apparent size. The wide variety of stock doors is the starting point.





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Where Can I Get the Money?

THE number of dwellings erected during the past few years, on an increasing scale (plus the undeniable outlook for the coming year) are sure indications of the demand for private homes. Few people are aware of what can be done with an old house, by judicious use of the new materials and methods that have been developed by the building industry.

It is safe to say that any old dwelling, with a sound roof and four solid walls, can be modernized completely and brought to a state that will offer the maximum of convenience, comfort and style, at a fraction of the cost of a new building. Everywhere you turn you can see it being done, and hardly a community exists without its examples of good, well-planned modernization!

The cost of excavating, of framing, and of roof construction, make up a large part of any construction total, and with these already completed, the changes and additions required to bring the house to an up-to-date level are not too heavy as to make remodeling a logical procedure. The fact that FHA insured loans are available to cover improvements of this nature is an added incentive to the owner of any house that has begun to show its age and lack of modern equipment.

Financing at Low Cost

There is very little red tape attached to securing a loan of this kind. You simply decide what the house requires to make it all that it should be, call in a reputable contractor, tell him what you want done, and have him submit an estimate for doing it. Then you take his estimate to your local bank, building and loan association (or other approved financing institution) and make out an application. When it has been approved you sign a note to cover the amount of the work, and make provision to pay it off in convenient payments. It actually is as simple as that! (Go to your local Lumber Dealer—he

will tell you how to make these arrangements, often make them for you.)

You might possibly have the idea, after looking the house over, that it is altogether too much of a problem. You might think that the house is so far outmoded that it is not worth the effort or the money. Splendid jobs have been made out of the worst-looking, abandoned old houses that the country can present! They not only have been rehabilitated and made into livable homes, but their value has been increased far above the cost of the property and reconstruction as well.

There are certain basic things to do with old houses—places where your money can be spent to the best advantage to modernize them. Here are a

few suggestions, do these things and you will have a livable, rentable house:

1. Do away with ornamentation on the exterior, by having the ginger-bread and jig-saw mouldings and caps removed.
 2. Use a good color scheme on roof and shutters instead.
 3. Replace old porches that darken the rooms, with open terraces.
 4. Make sure of a solid roof and walls by reshingling, using one of the new sidings, or brick veneer—or combination.
 5. See that old chimneys are pointed up and made tight.
 6. Install a modern heating plant.
 7. Insulate the walls and attic.
 8. Modernize the bath room. Probably the old one is so large that you can include a dressing room as well!
 9. Stream-line kitchen and equipment.
 10. Replace shaky old windows with new sash and trim.
 11. Have modern electrical work installed.
- Seek advice from a practical builder or from an architect, and be sure that they have had the experience that will make their advice really worth while.

For What Can I Borrow?

Go to Any Local Bank or Mortgage Company
(Most of them are FHA members)

Q. Can I, as a homeowner, get a FHA modernizing loan? A. Yes; up to \$2500.

Q. What are the charges for such a loan? A. They cannot be more than \$5 per \$100 on a one-year monthly payment note.

Q. Can the loan be made for more than one year? A. Yes. For as long as three years.

Q. Can I get such a loan to finance an unfinished house? A. No.

Q. Can it be used to build an attached garage? A. Yes; or any other attached room or building.

Q. Can it be used to install a new bath room or heating plant, or an oil burner in an existing boiler? A. Yes.

Q. Can it be used to repair a roof, build a terrace, or a porch? A. Yes.

Q. Can it be used to landscape or improve the outside of the house? A. Yes—for any planting or equipment.

Q. Can it be used to change a house into a two-family dwelling? A. Yes.

Q. Can it be used to complete any work started without FHA financing? A. No.

Q. Can it be used to buy land? A. No.

Q. Where do I go to get such a loan? A. To any FHA qualified lending institution, such as a Building & Loan Association, Bank, Insurance Company or Mortgage Company.

Q. Can any part of such a loan be used to pay the fees of an architect or engineer, whose services would be required in connection with a modernization program? A. Yes.

Money can be obtained for almost any reasonable method of improving the old home. All plans, specifications and equipment are subject to FHA approval through the bank or mortgage company with which you are dealing.

City.....State.....

50 FEET

...and making it livable

restrictions which will be imposed by your deed! This careful investigation is to assure themselves (and consequently *you*) that the future of the neighborhood will not be subject to a decline in value which will make their long-term loan a doubtful one.

With or without this assistance and advice, it is just "plain common sense" for the prospective investor to safeguard himself in this manner against the future possibilities when actually buying the lot. In fact, it is difficult to imagine a more unpleasant situation than to find your neighborhood suddenly decline after building a lovely home! Beware of what might be built in your neighborhood in future years if restrictions do not exist to prevent unpleasant and unsightly buildings or houses springing up around your property. Not only will your investment be damaged beyond any hope of protection, but you will find yourself living in a state of constant irritation which will remove most of the joys of home ownership.

(B) A typical outdoor fireplace can be built for only a few dollars (see column at left on P. 96).



Perhaps you already own your lot—but it is still not too late to take these precautions before building on it. It is probable that the mortgage loan institution (or FHA) will not lend you the money anyhow! In

any event do a little investigating yourself. It is better to give up the lot and buy a new one than to make your complete new home building investment in a poor location.

After You Own the Lot

Now comes the problem of the most advantageous placing of the new house in order to take the greatest advantage of the building site which you have chosen. First investigate the restrictions which have been placed on your lot by local zoning requirements or those of the particular subdivision in which you have purchased. You will probably find that there are certain requirements regarding setbacks (this means the distance from the street or from your neighbor's property that is

imposed in actually locating your house). In general, these limitations are good and you will be glad to follow them because as others must, yours will be a desirable residential community.

Among the more important considerations are these. In what rooms do you want to enjoy the morning sun? What rooms do you want the afternoon sun to enter? Will the kitchen have an exposure that will insure the benefit of prevailing breeze? In other words, the selection of the most favorable exposures will make your decision as to the position in which you wish to place your house on the lot. This is called *orientation*.

The Garage. The garage that you will build, or hope to build later, will have to be taken into consideration very carefully because it is going to influence the entire planning scheme. The practice of placing it at the very back of the property, which used to be standard, is bad and expensive (because a longer driveway costs more money). As a matter of common sense there is no use in making things as inconvenient as possible. Bear in mind that the driveway should pass the kitchen or service entrance if at all possible.

Trees and Shrubs. Save any good trees that you can and any shrubs that can be replanted. Permit nobody to clear the plot indiscriminately until you have had a chance to point out what you want saved! More than one owner has had trees cut down and shrubbery torn up that could easily have been worked into the landscaping plan.

Outdoor Living

None of the pleasures to be derived from a property a hundred feet in width need be missed by the owner of a much smaller plot! A careful plan can be arranged that will offer

about everything that the small house owner might reasonably expect to have on his place or that would be in keeping with the modest establishment. Landscaping and plot planning in general are such large subjects that space prohibits any great amount of detail, but some of the following suggestions might be given a bit of thought and result in a much fuller enjoyment of your immediate home surroundings.

One of the pet "don't's" of the authorities on small plot planning is in regard



The self-cleaning rake is one of the many innovations recently developed for the garden.

to the fence. If you have ever passed a row of houses, more or less alike in size and lot area, you must certainly have noticed how those that were walled in with unsightly fences seemed constricted and narrow as compared to the ones that left the lot line undefined. In many subdivisions fences must be approved by the resident architect.

There are now interesting new fences, ornamental lawn, woven wood rustic, wood trellis, etc., that should be looked over before you start as there is a correct style best suited to your own particular problem.

Another "don't" is the straight and altogether unlovely cement walk laid with a precision that seems as though life depended on it. Although slate flagstones are expensive and make practical and good looking pathways they can be simulated easily. We offer our readers a special service which will show you how to do this. (See "Complete Your Outdoor Living Room" on page opposite.) We also show you how to build terraces which are an important component part of outdoor living.

The illustration at the left is typical of a well-planned lot. Make a plan like this for your own lot, taking into consideration the points already explained. This is easy—and it is fun! You can have your own pleasant outdoor fireplace and many other types of simple inexpensive improvements which will complete your outdoor living room!





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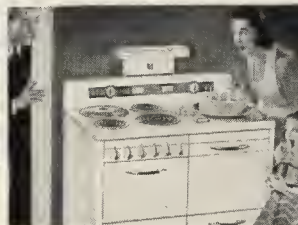
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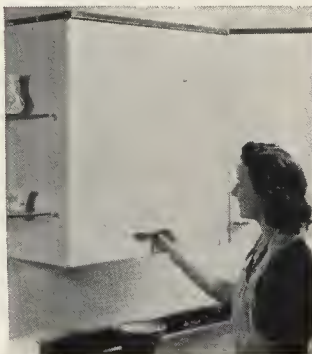
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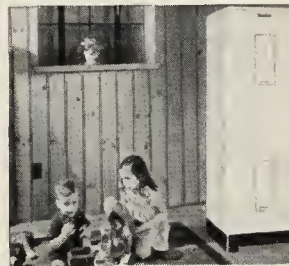
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